

State: Pennsylvania **Filing Company:** American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: PR LTC 2020 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Filing at a Glance

Company: American Progressive Life and Health Insurance Company of New York

Product Name: Long Term Care

State: Pennsylvania

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.003 Other

Filing Type: Rate - M.U. (Medically underwritten)

Date Submitted: 09/22/2020

SERFF Tr Num: UNAM-132536939

SERFF Status: Assigned

State Tr Num: UNAM-132536939

State Status: Received Review in Progress

Co Tr Num: PR LTC 2020 PA

Implementation: 02/15/2021

Date Requested:

Author(s): Holly Parenti, Tiffany Montouth, Hayley Maldonado, Michelle Murphy

Reviewer(s): Jim Lavery (primary)

Disposition Date:

Disposition Status:

Implementation Date:

State Filing Description:

Proposed aggregate 63% increase (26% if BP <= 3 years, otherwise 100%) on 73 policyholders of American Progressive forms HHC 1/98, PRNHO, PRNHOQ, PRNHOQRS, and QHHC 11/99.

State: Pennsylvania **Filing Company:** American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: PR LTC 2020 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

General Information

Project Name: PR LTC 2020 PA Status of Filing in Domicile:
Project Number: HHC 1/98, PRNHO, PRNHOQ, QHHC Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 63% Filing Status Changed: 09/23/2020
State Status Changed: 09/23/2020
Deemer Date: Created By: Holly Parenti
Submitted By: Holly Parenti Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

American Progressive Life & Health Insurance Company of New York
NAIC #80624
Request for Rate Revision – Long Term Care
Forms: HHC 1/98, PRNHO, PRNHOQ, QHHC

American Progressive Life & Health Insurance Company of New York is requesting the approval of a 63% composite premium rate increase on the above-referenced forms.

Filing Contact Information
Holly Parenti

Company and Contact

Filing Contact Information

Carmen Boyd, AVP - Actuarial cboyd@nsre.com
1064 Greenwood Blvd 407-547-3335 [Phone]
Suite 260
Lake Mary, FL 32746

Filing Company Information

American Progressive Life and Health Insurance Company of New York
1064 Greenwood Blvd.
Suite 260
Lake Mary, FL 32746
(407) 547-3800 ext. [Phone]

CoCode: 80624
Group Code: 1199
Group Name:
FEIN Number: 13-1851754

State of Domicile: New York
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	UNAM-132536939	State Tracking #:	UNAM-132536939	Company Tracking #:	PR LTC 2020 PA
State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other				
Product Name:	Long Term Care				
Project Name/Number:	PR LTC 2020 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC				

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	17.700%
Effective Date of Last Rate Revision:	09/30/2018
Filing Method of Last Filing:	Prior Approval
SERFF Tracking Number of Last Filing:	UNAM-131884155

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American Progressive Life and Health Insurance Company of New York	63.000%	63.000%	\$142,823	73	\$225,823	100.000%	26.000%

SERFF Tracking #:

UNAM-132536939

State Tracking #:

UNAM-132536939

Company Tracking #:

PR LTC 2020 PA

State:

Pennsylvania

Filing Company:

American Progressive Life and Health Insurance Company of New York

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name:

Long Term Care

Project Name/Number:

PR LTC 2020 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Current and Requested Rates Issues prior to 9-16-02	HHC 1/98, PRNHO, PRNHOQ, PRNHOQRS, QHHC 11/99	Revised	Previous State Filing Number: UNAM-131884155 Percent Rate Change Request: 63	PA HHC 1-98 - QHHC 11-99 Rates 63%.pdf, PA PRNHO(Q) 4-02 Iss Prior to 9-16-02 63%.pdf, PA PRNHO(Q) 10-00 Iss Prior to 9-16-02 63%.pdf,
2		Current and Requested Rates issues 9-16-02 & after	PRNHO, PRNHOQ, PRNHOQRS	Revised	Previous State Filing Number: UNAM-131884155 Percent Rate Change Request: 63	PA PRNHO(Q) 4-02 iss 9-16-02 & after 63%.pdf, PA PRNHO(Q) 10-00 Iss 9-16-02 & after 63%.pdf,

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA

AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$50,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	387	434	476	518	563	597	634	667	704	NA	NA	NA	NA	NA	NA	NA
51	411	461	506	550	595	634	672	706	746	NA	NA	NA	NA	NA	NA	NA
52	436	491	535	587	632	674	714	751	790	NA	NA	NA	NA	NA	NA	NA
53	466	523	570	622	672	716	758	798	838	NA	NA	NA	NA	NA	NA	NA
54	496	555	607	662	714	758	805	847	890	NA	NA	NA	NA	NA	NA	NA
55	525	590	649	704	758	805	855	900	947	NA	NA	NA	NA	NA	NA	NA
56	560	627	686	748	805	857	904	957	1,004	NA	NA	NA	NA	NA	NA	NA
57	592	667	729	795	855	907	964	1,014	1,066	NA	NA	NA	NA	NA	NA	NA
58	629	706	773	840	904	964	1,023	1,073	1,125	NA	NA	NA	NA	NA	NA	NA
59	664	748	820	892	959	1,021	1,080	1,135	1,189	NA	NA	NA	NA	NA	NA	NA
60	704	793	867	942	1,014	1,078	1,142	1,199	1,256	NA	NA	NA	NA	NA	NA	NA
61	746	838	919	1,001	1,075	1,142	1,212	1,271	1,331	NA	NA	NA	NA	NA	NA	NA
62	793	892	981	1,066	1,145	1,219	1,291	1,353	1,420	NA	NA	NA	NA	NA	NA	NA
63	845	949	1,046	1,135	1,222	1,301	1,378	1,445	1,512	NA	NA	NA	NA	NA	NA	NA
64	897	1,011	1,118	1,212	1,306	1,385	1,469	1,539	1,608	NA	NA	NA	NA	NA	NA	NA
65	952	1,075	1,192	1,296	1,395	1,482	1,571	1,645	1,722	NA	NA	NA	NA	NA	NA	NA
66	1,031	1,170	1,298	1,415	1,519	1,618	1,710	1,797	1,878	NA	NA	NA	NA	NA	NA	NA
67	1,095	1,249	1,390	1,517	1,635	1,740	1,841	1,935	2,025	NA	NA	NA	NA	NA	NA	NA
68	1,162	1,336	1,494	1,635	1,762	1,883	1,992	2,099	2,196	NA	NA	NA	NA	NA	NA	NA
69	1,234	1,430	1,603	1,759	1,906	2,039	2,163	2,277	2,386	NA	NA	NA	NA	NA	NA	NA
70	1,313	1,531	1,727	1,901	2,062	2,213	2,347	2,473	2,594	NA	NA	NA	NA	NA	NA	NA
71	1,403	1,645	1,861	2,057	2,235	2,404	2,555	2,691	2,827	NA	NA	NA	NA	NA	NA	NA
72	1,507	1,777	2,015	2,230	2,428	2,612	2,780	2,931	3,083	NA	NA	NA	NA	NA	NA	NA
73	1,628	1,925	2,188	2,423	2,639	2,845	3,028	3,194	3,358	NA	NA	NA	NA	NA	NA	NA
74	1,769	2,089	2,379	2,637	2,874	3,095	3,301	3,479	3,660	NA	NA	NA	NA	NA	NA	NA
75	1,920	2,265	2,582	2,865	3,127	3,368	3,588	3,786	3,982	NA	NA	NA	NA	NA	NA	NA
76	2,074	2,451	2,795	3,105	3,387	3,653	3,893	4,111	4,322	NA	NA	NA	NA	NA	NA	NA
77	2,230	2,634	3,008	3,348	3,658	3,945	4,210	4,448	4,683	NA	NA	NA	NA	NA	NA	NA
78	2,386	2,865	3,229	3,596	3,938	4,250	4,540	4,802	5,060	NA	NA	NA	NA	NA	NA	NA
79	2,545	3,053	3,454	3,856	4,225	4,567	4,887	5,174	5,459	NA	NA	NA	NA	NA	NA	NA
80	2,711	3,251	3,687	4,123	4,527	4,899	5,251	5,563	5,875	NA	NA	NA	NA	NA	NA	NA
81	2,877	3,454	3,928	4,401	4,837	5,241	5,625	5,970	6,311	NA	NA	NA	NA	NA	NA	NA
82	3,048	3,658	4,173	4,686	5,157	5,600	6,017	6,393	6,767	NA	NA	NA	NA	NA	NA	NA
83	3,224	3,871	4,428	4,978	5,491	5,967	6,421	6,834	7,241	NA	NA	NA	NA	NA	NA	NA
84	3,402	4,084	4,688	5,283	5,833	6,351	6,842	7,290	7,736	NA	NA	NA	NA	NA	NA	NA
85	3,586	4,302	4,954	5,593	6,188	6,745	7,278	7,764	8,252	NA	NA	NA	NA	NA	NA	NA

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$75,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue	Daily Benefit Amount Elected															
Age	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	414	473	525	582	634	686	736	773	825	870	907	952	994	1,031	1,071	1,105
51	446	510	567	627	679	729	781	825	872	919	961	1,006	1,048	1,088	1,125	1,162
52	483	550	612	672	726	776	830	877	924	974	1,016	1,066	1,105	1,147	1,187	1,224
53	520	590	657	719	776	828	882	934	981	1,033	1,078	1,125	1,170	1,214	1,256	1,294
54	555	632	704	766	828	882	942	994	1,046	1,098	1,145	1,192	1,241	1,286	1,331	1,368
55	595	674	751	818	882	939	1,001	1,058	1,113	1,167	1,219	1,269	1,318	1,363	1,410	1,450
56	632	716	798	870	942	1,001	1,066	1,130	1,184	1,241	1,294	1,346	1,400	1,450	1,497	1,539
57	672	763	852	927	1,001	1,068	1,135	1,202	1,256	1,321	1,378	1,430	1,487	1,539	1,591	1,635
58	706	805	902	984	1,061	1,135	1,204	1,274	1,336	1,403	1,462	1,519	1,578	1,631	1,685	1,732
59	743	850	952	1,038	1,125	1,202	1,276	1,353	1,417	1,487	1,551	1,608	1,670	1,730	1,784	1,839
60	781	897	1,006	1,100	1,192	1,276	1,355	1,432	1,507	1,578	1,645	1,710	1,774	1,836	1,893	1,950
61	820	947	1,066	1,167	1,266	1,358	1,442	1,521	1,601	1,680	1,749	1,819	1,886	1,953	2,015	2,074
62	867	1,004	1,130	1,244	1,351	1,447	1,536	1,626	1,710	1,794	1,868	1,943	2,015	2,084	2,148	2,213
63	917	1,066	1,204	1,323	1,440	1,546	1,643	1,737	1,826	1,915	1,997	2,077	2,151	2,228	2,297	2,364
64	966	1,135	1,279	1,415	1,536	1,650	1,754	1,856	1,953	2,044	2,134	2,218	2,300	2,374	2,451	2,523
65	1,026	1,204	1,365	1,512	1,640	1,767	1,881	1,987	2,089	2,191	2,282	2,374	2,458	2,542	2,624	2,696
66	1,103	1,306	1,482	1,645	1,784	1,923	2,052	2,166	2,280	2,389	2,493	2,592	2,681	2,770	2,865	2,941
67	1,167	1,388	1,581	1,759	1,913	2,062	2,200	2,327	2,451	2,567	2,679	2,788	2,887	2,981	3,080	3,162
68	1,237	1,477	1,690	1,886	2,054	2,215	2,369	2,505	2,639	2,768	2,889	3,008	3,112	3,216	3,323	3,412
69	1,313	1,574	1,806	2,020	2,208	2,386	2,550	2,701	2,847	2,986	3,117	3,246	3,360	3,472	3,586	3,685
70	1,395	1,680	1,933	2,166	2,371	2,567	2,748	2,914	3,075	3,226	3,370	3,509	3,635	3,757	3,878	3,985
71	1,487	1,782	2,077	2,327	2,557	2,770	2,971	3,152	3,328	3,496	3,650	3,804	3,940	4,074	4,203	4,322
72	1,596	1,913	2,233	2,508	2,760	2,998	3,216	3,417	3,610	3,794	3,962	4,128	4,280	4,428	4,572	4,703
73	1,722	2,064	2,411	2,713	2,988	3,249	3,489	3,712	3,925	4,128	4,314	4,495	4,664	4,825	4,981	5,127
74	1,863	2,235	2,607	2,936	3,241	3,529	3,791	4,037	4,270	4,495	4,696	4,899	5,082	5,258	5,432	5,590
75	2,017	2,428	2,817	3,177	3,509	3,821	4,113	4,384	4,639	4,887	5,110	5,328	5,531	5,724	5,920	6,091
76	2,176	2,614	3,033	3,425	3,789	4,133	4,448	4,750	5,030	5,303	5,548	5,786	6,012	6,225	6,438	6,626
77	2,337	2,805	3,256	3,677	4,074	4,448	4,795	5,125	5,432	5,734	6,004	6,267	6,515	6,750	6,988	7,196
78	2,495	2,996	3,479	3,935	4,364	4,773	5,149	5,514	5,851	6,180	6,480	6,770	7,042	7,303	7,565	7,798
79	2,659	3,192	3,707	4,198	4,664	5,105	5,521	5,915	6,287	6,648	6,978	7,298	7,603	7,887	8,177	8,435
80	2,827	3,392	3,943	4,468	4,971	5,452	5,903	6,331	6,740	7,139	7,501	7,850	8,187	8,502	8,822	9,102
81	3,001	3,598	4,183	4,748	5,286	5,806	6,297	6,765	7,213	7,647	8,044	8,433	8,794	9,144	9,493	9,808
82	3,177	3,809	4,428	5,033	5,613	6,175	6,708	7,213	7,704	8,175	8,611	9,035	9,436	9,818	10,202	10,544
83	3,358	4,024	4,681	5,325	5,947	6,552	7,129	7,677	8,212	8,723	9,201	9,664	10,100	10,522	10,938	11,315
84	3,541	4,245	4,939	5,628	6,292	6,943	7,568	8,158	8,737	9,293	9,813	10,321	10,797	11,255	11,709	12,122
85	3,729	4,470	5,206	5,935	6,644	7,342	8,019	8,653	9,283	9,882	10,447	11,000	11,518	12,016	12,511	12,960

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$100,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue	Daily Benefit Amount Elected															
Age	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	439	508	577	639	701	753	813	870	914	964	1,014	1,058	1,105	1,152	1,192	1,237
51	476	550	620	684	746	805	862	919	969	1,021	1,071	1,115	1,167	1,212	1,256	1,301
52	508	587	664	731	795	857	917	974	1,028	1,078	1,132	1,182	1,232	1,279	1,328	1,373
53	545	629	709	783	847	914	979	1,033	1,093	1,142	1,202	1,251	1,301	1,355	1,403	1,450
54	582	674	761	835	902	971	1,038	1,098	1,160	1,214	1,274	1,328	1,383	1,437	1,487	1,534
55	617	719	810	890	964	1,036	1,103	1,170	1,234	1,291	1,355	1,408	1,467	1,521	1,576	1,628
56	657	763	860	947	1,026	1,105	1,177	1,244	1,313	1,373	1,437	1,497	1,556	1,618	1,670	1,727
57	696	810	917	1,009	1,093	1,177	1,251	1,323	1,398	1,462	1,529	1,593	1,653	1,717	1,774	1,834
58	738	860	971	1,073	1,162	1,251	1,331	1,408	1,484	1,551	1,623	1,690	1,754	1,821	1,883	1,945
59	773	912	1,031	1,137	1,232	1,328	1,415	1,494	1,576	1,645	1,722	1,792	1,863	1,930	1,995	2,059
60	818	961	1,093	1,204	1,308	1,408	1,504	1,586	1,670	1,749	1,824	1,903	1,977	2,044	2,116	2,183
61	860	1,016	1,157	1,279	1,388	1,497	1,598	1,690	1,779	1,861	1,943	2,022	2,104	2,176	2,250	2,319
62	907	1,075	1,227	1,358	1,482	1,596	1,705	1,804	1,898	1,987	2,074	2,161	2,243	2,322	2,401	2,476
63	957	1,137	1,301	1,445	1,576	1,702	1,819	1,925	2,025	2,121	2,213	2,305	2,394	2,480	2,562	2,644
64	1,006	1,202	1,378	1,534	1,680	1,811	1,935	2,054	2,163	2,262	2,362	2,461	2,557	2,647	2,733	2,817
65	1,056	1,271	1,462	1,631	1,789	1,933	2,067	2,193	2,310	2,419	2,528	2,632	2,733	2,827	2,922	3,011
66	1,135	1,360	1,576	1,767	1,938	2,099	2,248	2,386	2,518	2,634	2,756	2,870	2,979	3,085	3,187	3,286
67	1,197	1,437	1,673	1,881	2,069	2,243	2,406	2,557	2,701	2,830	2,959	3,085	3,202	3,316	3,427	3,534
68	1,266	1,519	1,772	2,007	2,213	2,406	2,582	2,748	2,909	3,048	3,192	3,325	3,457	3,578	3,702	3,816
69	1,341	1,608	1,878	2,141	2,369	2,580	2,775	2,956	3,132	3,288	3,444	3,591	3,732	3,866	3,997	4,123
70	1,422	1,707	1,992	2,275	2,560	2,768	2,986	3,184	3,378	3,549	3,722	3,881	4,037	4,185	4,327	4,465
71	1,514	1,816	2,121	2,423	2,726	2,976	3,216	3,435	3,650	3,838	4,032	4,203	4,376	4,537	4,696	4,844
72	1,623	1,948	2,272	2,599	2,922	3,207	3,472	3,712	3,950	4,161	4,374	4,562	4,755	4,934	5,110	5,273
73	1,749	2,099	2,448	2,800	3,150	3,464	3,754	4,019	4,282	4,515	4,750	4,961	5,174	5,372	5,568	5,746
74	1,888	2,265	2,644	3,023	3,400	3,742	4,066	4,356	4,646	4,904	5,164	5,397	5,632	5,853	6,071	6,267
75	2,039	2,448	2,855	3,264	3,672	4,039	4,391	4,716	5,035	5,320	5,605	5,868	6,128	6,371	6,614	6,829
76	2,196	2,634	3,073	3,514	3,952	4,351	4,738	5,090	5,444	5,759	6,074	6,364	6,648	6,921	7,189	7,429
77	2,352	2,822	3,293	3,764	4,235	4,671	5,092	5,481	5,870	6,217	6,562	6,886	7,204	7,501	7,801	8,066
78	2,513	3,016	3,519	4,017	4,520	5,001	5,459	5,885	6,311	6,693	7,075	7,434	7,783	8,113	8,445	8,742
79	2,674	3,207	3,744	4,277	4,815	5,348	5,843	6,307	6,770	7,191	7,612	8,006	8,393	8,760	9,129	9,454
80	2,842	3,410	3,980	4,545	5,115	5,682	6,237	6,743	7,251	7,712	8,175	8,609	9,032	9,439	9,843	10,207
81	3,016	3,618	4,223	4,822	5,427	6,029	6,634	7,196	7,749	8,254	8,762	9,238	9,704	10,150	10,593	10,997
82	3,192	3,829	4,468	5,105	5,744	6,381	7,018	7,657	8,264	8,817	9,374	9,892	10,405	10,893	11,381	11,827
83	3,373	4,047	4,721	5,395	6,071	6,745	7,419	8,093	8,767	9,404	10,011	10,576	11,136	11,671	12,207	12,695
84	3,556	4,270	4,978	5,692	6,401	7,114	7,826	8,537	9,248	9,957	10,673	11,287	11,897	12,482	13,064	13,602
85	3,747	4,495	5,243	5,997	6,745	7,493	8,242	8,990	9,744	10,492	11,240	11,989	12,687	13,324	13,959	14,548

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$250,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$ 50	\$ 60	\$ 70	\$ 80	\$ 90	\$ 100	\$ 110	\$ 120	\$ 130	\$ 140	\$ 150	\$ 160	\$ 170	\$ 180	\$ 190	\$ 200
50 & Under	486	582	667	756	852	937	1,026	1,120	1,197	1,291	1,380	1,465	1,561	1,645	1,742	1,826
51	515	612	701	800	897	994	1,088	1,184	1,291	1,363	1,460	1,549	1,648	1,742	1,841	1,933
52	543	644	743	847	949	1,051	1,147	1,254	1,363	1,442	1,544	1,640	1,745	1,844	1,948	2,044
53	572	681	786	895	1,004	1,110	1,217	1,326	1,442	1,524	1,633	1,740	1,846	1,953	2,059	2,163
54	605	721	838	947	1,061	1,175	1,286	1,403	1,524	1,616	1,727	1,841	1,953	2,064	2,178	2,290
55	642	761	882	1,001	1,120	1,244	1,360	1,482	1,616	1,710	1,829	1,948	2,064	2,186	2,302	2,423
56	676	805	932	1,061	1,187	1,318	1,440	1,569	1,710	1,806	1,933	2,059	2,183	2,312	2,436	2,562
57	716	850	984	1,120	1,254	1,390	1,524	1,660	1,806	1,908	2,042	2,176	2,307	2,446	2,577	2,711
58	756	897	1,041	1,184	1,326	1,469	1,608	1,752	1,908	2,017	2,156	2,300	2,441	2,582	2,723	2,862
59	800	949	1,100	1,249	1,395	1,549	1,697	1,846	2,017	2,129	2,277	2,428	2,575	2,728	2,872	3,023
60	845	1,001	1,157	1,318	1,477	1,633	1,794	1,950	2,129	2,248	2,401	2,560	2,716	2,874	3,031	3,187
61	890	1,058	1,224	1,390	1,561	1,727	1,891	2,059	2,248	2,374	2,535	2,704	2,865	3,036	3,202	3,365
62	939	1,113	1,294	1,469	1,645	1,824	2,000	2,173	2,374	2,508	2,681	2,855	3,031	3,209	3,380	3,558
63	991	1,177	1,363	1,549	1,737	1,923	2,109	2,297	2,508	2,647	2,830	3,013	3,202	3,387	3,571	3,754
64	1,043	1,241	1,435	1,631	1,831	2,027	2,225	2,421	2,647	2,790	2,981	3,179	3,373	3,571	3,764	3,957
65	1,100	1,306	1,514	1,720	1,930	2,139	2,344	2,555	2,790	2,944	3,145	3,353	3,561	3,764	3,972	4,180
66	1,177	1,403	1,623	1,846	2,077	2,297	2,520	2,741	2,939	3,162	3,380	3,603	3,826	4,047	4,270	4,488
67	1,241	1,479	1,715	1,953	2,191	2,426	2,664	2,899	3,105	3,343	3,578	3,811	4,047	4,280	4,515	4,748
68	1,311	1,566	1,816	2,067	2,319	2,570	2,822	3,070	3,291	3,544	3,789	4,039	4,292	4,537	4,788	5,033
69	1,388	1,653	1,918	2,188	2,456	2,721	2,991	3,256	3,487	3,757	4,019	4,282	4,550	4,810	5,075	5,340
70	1,469	1,754	2,037	2,322	2,604	2,889	3,172	3,457	3,705	3,990	4,272	4,552	4,832	5,112	5,397	5,675
71	1,561	1,863	2,168	2,471	2,775	3,078	3,380	3,685	3,947	4,252	4,555	4,852	5,154	5,452	5,754	6,051
72	1,665	1,990	2,317	2,639	2,966	3,293	3,615	3,943	4,225	4,550	4,872	5,191	5,516	5,836	6,158	6,480
73	1,784	2,129	2,480	2,827	3,182	3,534	3,881	4,232	4,537	4,884	5,234	5,578	5,925	6,269	6,616	6,961
74	1,913	2,287	2,666	3,043	3,420	3,799	4,173	4,552	4,879	5,256	5,630	6,002	6,376	6,745	7,122	7,493
75	2,054	2,456	2,865	3,273	3,675	4,084	4,493	4,897	5,253	5,652	6,056	6,460	6,862	7,263	7,664	8,068
76	2,200	2,637	3,075	3,514	3,950	4,386	4,822	5,263	5,642	6,076	6,507	6,941	7,372	7,811	8,239	8,675
77	2,357	2,822	3,296	3,767	4,232	4,703	5,172	5,640	6,049	6,512	6,981	7,444	7,907	8,373	8,834	9,300
78	2,520	3,021	3,521	4,027	4,527	5,030	5,531	6,031	6,470	6,968	7,469	7,962	8,460	8,958	9,454	9,952
79	2,689	3,226	3,762	4,297	4,835	5,372	5,910	6,445	6,914	7,446	7,974	8,507	9,040	9,573	10,100	10,631
80	2,865	3,437	4,012	4,584	5,157	5,729	6,304	6,874	7,372	7,942	8,507	9,074	9,642	10,209	10,774	11,342
81	3,053	3,662	4,272	4,882	5,494	6,101	6,713	7,320	7,855	8,457	9,060	9,664	10,266	10,873	11,476	12,083
82	3,246	3,895	4,540	5,191	5,841	6,490	7,139	7,786	8,353	8,995	9,637	10,279	10,918	11,567	12,204	12,846
83	3,447	4,138	4,822	5,514	6,205	6,894	7,580	8,269	8,874	9,553	10,232	10,916	11,597	12,283	12,965	13,644
84	3,653	4,389	5,117	5,848	6,582	7,308	8,041	8,770	9,411	10,133	10,851	11,577	12,298	13,027	13,748	14,469
85	3,873	4,649	5,419	6,193	6,973	7,741	8,517	9,288	9,969	10,732	11,490	12,261	13,022	13,793	14,561	15,321

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$1,000,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue	Daily Benefit Amount Elected															
Age	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	491	587	674	763	860	947	1,036	1,132	1,222	1,318	1,408	1,494	1,593	1,680	1,777	1,863
51	520	617	709	808	907	1,004	1,098	1,197	1,294	1,390	1,489	1,581	1,683	1,777	1,878	1,972
52	548	652	751	855	959	1,061	1,160	1,266	1,368	1,472	1,576	1,673	1,779	1,881	1,987	2,086
53	577	689	793	904	1,014	1,123	1,229	1,338	1,447	1,556	1,665	1,774	1,883	1,992	2,101	2,208
54	610	729	845	957	1,071	1,187	1,298	1,417	1,531	1,648	1,762	1,878	1,992	2,106	2,223	2,337
55	649	768	892	1,011	1,132	1,256	1,375	1,497	1,621	1,745	1,866	1,987	2,106	2,230	2,349	2,473
56	684	813	942	1,071	1,199	1,331	1,455	1,583	1,712	1,844	1,972	2,101	2,228	2,359	2,485	2,614
57	724	857	994	1,132	1,266	1,405	1,539	1,678	1,814	1,948	2,084	2,220	2,354	2,495	2,629	2,765
58	763	907	1,051	1,197	1,338	1,484	1,626	1,769	1,913	2,059	2,200	2,347	2,490	2,634	2,778	2,922
59	808	959	1,110	1,261	1,410	1,564	1,715	1,866	2,020	2,173	2,324	2,478	2,627	2,783	2,931	3,085
60	852	1,011	1,170	1,331	1,492	1,650	1,811	1,970	2,131	2,295	2,451	2,612	2,770	2,934	3,093	3,251
61	900	1,068	1,237	1,405	1,576	1,745	1,911	2,079	2,253	2,423	2,587	2,758	2,924	3,098	3,266	3,435
62	949	1,125	1,306	1,484	1,663	1,841	2,020	2,196	2,379	2,560	2,736	2,914	3,093	3,273	3,449	3,630
63	1,001	1,189	1,378	1,564	1,754	1,943	2,131	2,319	2,508	2,701	2,887	3,075	3,266	3,457	3,643	3,831
64	1,053	1,254	1,450	1,648	1,849	2,047	2,248	2,446	2,647	2,847	3,043	3,244	3,442	3,643	3,841	4,039
65	1,110	1,318	1,529	1,737	1,950	2,161	2,369	2,580	2,790	3,003	3,209	3,422	3,633	3,841	4,054	4,265
66	1,189	1,417	1,640	1,866	2,096	2,319	2,545	2,768	2,998	3,226	3,449	3,677	3,903	4,128	4,356	4,579
67	1,254	1,494	1,732	1,972	2,213	2,451	2,691	2,929	3,169	3,412	3,650	3,888	4,128	4,366	4,607	4,844
68	1,323	1,581	1,834	2,086	2,342	2,594	2,850	3,102	3,358	3,615	3,866	4,121	4,379	4,629	4,884	5,134
69	1,403	1,670	1,938	2,210	2,480	2,748	3,021	3,288	3,558	3,833	4,101	4,369	4,641	4,909	5,179	5,449
70	1,484	1,772	2,057	2,344	2,632	2,919	3,204	3,492	3,781	4,071	4,359	4,644	4,931	5,216	5,506	5,791
71	1,576	1,883	2,191	2,495	2,803	3,110	3,415	3,722	4,029	4,339	4,646	4,951	5,258	5,563	5,870	6,175
72	1,683	2,010	2,339	2,666	2,996	3,325	3,653	3,982	4,312	4,641	4,971	5,298	5,628	5,955	6,284	6,611
73	1,802	2,151	2,505	2,857	3,214	3,568	3,920	4,275	4,629	4,983	5,340	5,692	6,046	6,398	6,750	7,102
74	1,933	2,310	2,694	3,073	3,454	3,836	4,215	4,599	4,978	5,362	5,744	6,123	6,505	6,884	7,268	7,647
75	2,074	2,480	2,894	3,306	3,712	4,126	4,537	4,946	5,360	5,769	6,180	6,591	7,003	7,412	7,821	8,232
76	2,223	2,664	3,107	3,549	3,990	4,431	4,872	5,315	5,756	6,200	6,641	7,082	7,523	7,969	8,408	8,851
77	2,381	2,852	3,328	3,804	4,275	4,750	5,224	5,697	6,173	6,646	7,122	7,595	8,068	8,544	9,015	9,491
78	2,545	3,050	3,556	4,066	4,572	5,080	5,588	6,093	6,601	7,109	7,620	8,125	8,633	9,141	9,647	10,155
79	2,716	3,259	3,799	4,341	4,884	5,427	5,970	6,510	7,055	7,598	8,138	8,680	9,223	9,768	10,306	10,849
80	2,894	3,472	4,052	4,631	5,209	5,786	6,368	6,943	7,523	8,103	8,680	9,260	9,838	10,418	10,995	11,572
81	3,083	3,700	4,314	4,931	5,548	6,163	6,780	7,394	8,016	8,631	9,245	9,862	10,477	11,096	11,711	12,328
82	3,278	3,935	4,587	5,243	5,900	6,554	7,211	7,865	8,524	9,179	9,833	10,489	11,141	11,803	12,454	13,109
83	3,482	4,180	4,872	5,568	6,267	6,963	7,657	8,353	9,055	9,748	10,440	11,139	11,832	12,534	13,230	13,921
84	3,690	4,433	5,169	5,908	6,648	7,382	8,123	8,859	9,602	10,338	11,072	11,813	12,549	13,292	14,028	14,764
85	3,913	4,696	5,474	6,254	7,042	7,821	8,604	9,382	10,172	10,950	11,726	12,511	13,287	14,075	14,858	15,634

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

Preferred Risk Gross Annual Premiums Policy Form HHC 1/98*

Gross Annual Premiums for Compound Inflation Protection Rider Form HHC-CI 1/98 and HHC-NFB 1/98

Per \$1 Annual Premium

<u>Issue Age</u>	<u>Inflation Rider</u>	<u>Nonforfeiture Rider</u>
50 & Under	1.180	0.410
51	1.140	0.405
52	1.100	0.400
53	1.060	0.395
54	1.020	0.390
55	0.980	0.385
56	0.960	0.380
57	0.900	0.375
58	0.880	0.370
59	0.860	0.365
60	0.840	0.360
61	0.820	0.355
62	0.800	0.350
63	0.780	0.340
64	0.760	0.330
65	0.740	0.320
66	0.720	0.310
67	0.700	0.300
68	0.680	0.290
69	0.660	0.280
70	0.640	0.270
71	0.620	0.260
72	0.600	0.250
73	0.580	0.240
74	0.560	0.230
75	0.540	0.220
76	0.520	0.210
77	0.500	0.200
78	0.480	0.190
79	0.460	0.180
80	0.440	0.170
81	0.420	0.160
82	0.400	0.150
83	0.390	0.140
84	0.380	0.130
85	0.370	0.120

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA

AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$50,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	487	546	599	653	709	752	799	840	887	NA	NA	NA	NA	NA	NA	NA
51	518	581	637	693	749	799	846	890	940	NA	NA	NA	NA	NA	NA	NA
52	550	618	674	740	796	849	899	946	996	NA	NA	NA	NA	NA	NA	NA
53	587	659	718	784	846	902	955	1,005	1,055	NA	NA	NA	NA	NA	NA	NA
54	624	699	765	834	899	955	1,015	1,068	1,121	NA	NA	NA	NA	NA	NA	NA
55	662	743	818	887	955	1,015	1,077	1,133	1,193	NA	NA	NA	NA	NA	NA	NA
56	706	790	865	943	1,015	1,080	1,140	1,205	1,265	NA	NA	NA	NA	NA	NA	NA
57	746	840	918	1,002	1,077	1,143	1,215	1,277	1,343	NA	NA	NA	NA	NA	NA	NA
58	793	890	974	1,058	1,140	1,215	1,290	1,352	1,418	NA	NA	NA	NA	NA	NA	NA
59	837	943	1,033	1,124	1,208	1,286	1,361	1,430	1,499	NA	NA	NA	NA	NA	NA	NA
60	887	999	1,093	1,186	1,277	1,358	1,439	1,511	1,583	NA	NA	NA	NA	NA	NA	NA
61	940	1,055	1,158	1,261	1,355	1,439	1,527	1,602	1,677	NA	NA	NA	NA	NA	NA	NA
62	999	1,124	1,236	1,343	1,443	1,536	1,627	1,705	1,789	NA	NA	NA	NA	NA	NA	NA
63	1,065	1,196	1,318	1,430	1,539	1,639	1,736	1,820	1,905	NA	NA	NA	NA	NA	NA	NA
64	1,130	1,274	1,408	1,527	1,645	1,745	1,852	1,939	2,026	NA	NA	NA	NA	NA	NA	NA
65	1,199	1,355	1,502	1,633	1,758	1,867	1,980	2,073	2,170	NA	NA	NA	NA	NA	NA	NA
66	1,299	1,474	1,636	1,783	1,914	2,039	2,154	2,264	2,367	NA	NA	NA	NA	NA	NA	NA
67	1,380	1,574	1,752	1,911	2,061	2,192	2,320	2,439	2,551	NA	NA	NA	NA	NA	NA	NA
68	1,464	1,683	1,883	2,061	2,220	2,373	2,510	2,645	2,766	NA	NA	NA	NA	NA	NA	NA
69	1,555	1,802	2,020	2,217	2,401	2,570	2,726	2,869	3,007	NA	NA	NA	NA	NA	NA	NA
70	1,655	1,930	2,176	2,395	2,598	2,788	2,957	3,116	3,269	NA	NA	NA	NA	NA	NA	NA
71	1,767	2,073	2,345	2,592	2,816	3,029	3,219	3,391	3,563	NA	NA	NA	NA	NA	NA	NA
72	1,898	2,239	2,538	2,810	3,060	3,291	3,503	3,694	3,884	NA	NA	NA	NA	NA	NA	NA
73	2,051	2,426	2,757	3,054	3,325	3,584	3,815	4,025	4,231	NA	NA	NA	NA	NA	NA	NA
74	2,229	2,632	2,997	3,322	3,622	3,900	4,159	4,384	4,612	NA	NA	NA	NA	NA	NA	NA
75	2,420	2,854	3,253	3,609	3,940	4,243	4,521	4,771	5,018	NA	NA	NA	NA	NA	NA	NA
76	2,613	3,088	3,522	3,912	4,268	4,602	4,905	5,180	5,445	NA	NA	NA	NA	NA	NA	NA
77	2,810	3,319	3,790	4,218	4,609	4,971	5,305	5,605	5,901	NA	NA	NA	NA	NA	NA	NA
78	3,007	3,609	4,068	4,530	4,961	5,355	5,720	6,051	6,376	NA	NA	NA	NA	NA	NA	NA
79	3,207	3,847	4,352	4,858	5,324	5,754	6,157	6,519	6,878	NA	NA	NA	NA	NA	NA	NA
80	3,416	4,096	4,646	5,196	5,704	6,173	6,616	7,010	7,403	NA	NA	NA	NA	NA	NA	NA
81	3,625	4,352	4,949	5,545	6,095	6,604	7,088	7,522	7,953	NA	NA	NA	NA	NA	NA	NA
82	3,840	4,609	5,258	5,904	6,498	7,056	7,581	8,056	8,527	NA	NA	NA	NA	NA	NA	NA
83	4,062	4,877	5,580	6,273	6,919	7,519	8,090	8,611	9,123	NA	NA	NA	NA	NA	NA	NA
84	4,287	5,146	5,907	6,657	7,350	8,002	8,621	9,186	9,748	NA	NA	NA	NA	NA	NA	NA
85	4,518	5,420	6,241	7,047	7,796	8,499	9,170	9,782	10,397	NA	NA	NA	NA	NA	NA	NA

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi -Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$75,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue	Daily Benefit Amount Elected															
Age	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	521	596	662	734	799	865	927	974	1,040	1,096	1,143	1,199	1,252	1,299	1,349	1,393
51	562	643	715	790	856	918	984	1,040	1,099	1,158	1,211	1,268	1,321	1,371	1,418	1,464
52	609	693	771	846	915	977	1,046	1,105	1,165	1,227	1,280	1,343	1,393	1,446	1,496	1,542
53	656	743	827	905	977	1,043	1,112	1,177	1,236	1,302	1,358	1,418	1,474	1,530	1,583	1,630
54	699	796	887	965	1,043	1,112	1,186	1,252	1,318	1,383	1,443	1,502	1,564	1,620	1,677	1,724
55	749	849	946	1,030	1,112	1,183	1,261	1,333	1,402	1,471	1,536	1,599	1,661	1,717	1,777	1,827
56	796	902	1,005	1,096	1,186	1,261	1,343	1,424	1,492	1,564	1,630	1,695	1,764	1,827	1,886	1,939
57	846	962	1,074	1,168	1,261	1,346	1,430	1,514	1,583	1,664	1,736	1,802	1,873	1,939	2,005	2,061
58	890	1,015	1,137	1,240	1,336	1,430	1,517	1,605	1,683	1,767	1,842	1,914	1,989	2,054	2,123	2,182
59	937	1,071	1,199	1,308	1,418	1,514	1,608	1,705	1,786	1,873	1,955	2,026	2,104	2,179	2,248	2,317
60	984	1,130	1,268	1,386	1,502	1,608	1,708	1,805	1,898	1,989	2,073	2,154	2,236	2,314	2,385	2,457
61	1,033	1,193	1,343	1,471	1,596	1,711	1,817	1,917	2,017	2,117	2,204	2,292	2,376	2,460	2,538	2,613
62	1,093	1,265	1,424	1,567	1,702	1,823	1,936	2,048	2,154	2,261	2,354	2,448	2,538	2,626	2,707	2,788
63	1,155	1,343	1,517	1,667	1,814	1,948	2,070	2,189	2,301	2,414	2,517	2,616	2,710	2,807	2,894	2,979
64	1,218	1,430	1,611	1,783	1,936	2,079	2,211	2,339	2,460	2,576	2,688	2,794	2,897	2,991	3,088	3,179
65	1,293	1,517	1,720	1,905	2,067	2,226	2,370	2,504	2,632	2,760	2,876	2,991	3,097	3,203	3,307	3,397
66	1,389	1,645	1,867	2,073	2,248	2,423	2,585	2,729	2,873	3,010	3,141	3,266	3,378	3,491	3,609	3,706
67	1,471	1,748	1,992	2,217	2,410	2,598	2,773	2,932	3,088	3,235	3,375	3,513	3,637	3,756	3,881	3,984
68	1,558	1,861	2,129	2,376	2,588	2,791	2,985	3,157	3,325	3,488	3,641	3,790	3,922	4,053	4,187	4,299
69	1,655	1,983	2,276	2,545	2,782	3,007	3,213	3,403	3,588	3,762	3,928	4,090	4,234	4,374	4,518	4,643
70	1,758	2,117	2,435	2,729	2,988	3,235	3,463	3,672	3,875	4,065	4,246	4,421	4,580	4,733	4,886	5,021
71	1,873	2,245	2,616	2,932	3,222	3,491	3,744	3,972	4,193	4,406	4,599	4,793	4,964	5,133	5,295	5,445
72	2,011	2,410	2,813	3,160	3,478	3,778	4,053	4,306	4,549	4,780	4,993	5,202	5,392	5,580	5,761	5,926
73	2,170	2,601	3,038	3,419	3,765	4,093	4,396	4,677	4,946	5,202	5,436	5,664	5,876	6,079	6,276	6,460
74	2,348	2,816	3,285	3,700	4,084	4,446	4,777	5,086	5,380	5,664	5,917	6,173	6,404	6,626	6,844	7,044
75	2,542	3,060	3,550	4,003	4,421	4,815	5,183	5,523	5,845	6,157	6,438	6,713	6,969	7,213	7,459	7,675
76	2,741	3,294	3,822	4,315	4,774	5,208	5,605	5,985	6,338	6,682	6,991	7,291	7,575	7,843	8,112	8,349
77	2,944	3,534	4,103	4,633	5,133	5,605	6,042	6,457	6,844	7,225	7,565	7,896	8,209	8,505	8,805	9,067
78	3,144	3,775	4,384	4,958	5,498	6,014	6,488	6,947	7,372	7,787	8,165	8,530	8,874	9,201	9,532	9,826
79	3,350	4,022	4,671	5,289	5,876	6,432	6,956	7,453	7,921	8,377	8,792	9,195	9,579	9,938	10,304	10,628
80	3,563	4,274	4,968	5,630	6,263	6,869	7,437	7,977	8,493	8,995	9,451	9,891	10,316	10,713	11,115	11,468
81	3,781	4,534	5,270	5,982	6,660	7,316	7,934	8,524	9,089	9,635	10,135	10,625	11,081	11,521	11,962	12,358
82	4,003	4,799	5,580	6,341	7,072	7,781	8,452	9,089	9,707	10,300	10,850	11,384	11,890	12,371	12,855	13,285
83	4,231	5,071	5,898	6,710	7,494	8,255	8,983	9,673	10,347	10,991	11,593	12,177	12,726	13,257	13,782	14,256
84	4,462	5,349	6,223	7,091	7,928	8,749	9,536	10,279	11,009	11,709	12,364	13,004	13,604	14,181	14,753	15,274
85	4,699	5,633	6,560	7,478	8,371	9,251	10,104	10,903	11,696	12,452	13,164	13,860	14,512	15,140	15,764	16,330

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$100,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue	Daily Benefit Amount Elected															
Age	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	553	640	728	806	884	949	1,024	1,096	1,152	1,215	1,277	1,333	1,393	1,452	1,502	1,558
51	599	693	781	862	940	1,015	1,087	1,158	1,221	1,286	1,349	1,405	1,471	1,527	1,583	1,639
52	640	740	837	921	1,002	1,080	1,155	1,227	1,296	1,358	1,427	1,489	1,552	1,611	1,674	1,730
53	687	793	893	987	1,068	1,152	1,233	1,302	1,377	1,439	1,514	1,577	1,639	1,708	1,767	1,827
54	734	849	959	1,052	1,137	1,224	1,308	1,383	1,461	1,530	1,605	1,674	1,742	1,811	1,873	1,933
55	777	905	1,021	1,121	1,215	1,305	1,389	1,474	1,555	1,627	1,708	1,773	1,848	1,917	1,986	2,051
56	827	962	1,083	1,193	1,293	1,393	1,483	1,567	1,655	1,730	1,811	1,886	1,961	2,039	2,104	2,176
57	877	1,021	1,155	1,271	1,377	1,483	1,577	1,667	1,761	1,842	1,926	2,008	2,083	2,164	2,236	2,311
58	930	1,083	1,224	1,352	1,464	1,577	1,677	1,773	1,870	1,955	2,045	2,129	2,211	2,295	2,373	2,451
59	974	1,149	1,299	1,433	1,552	1,674	1,783	1,883	1,986	2,073	2,170	2,257	2,348	2,432	2,513	2,595
60	1,030	1,211	1,377	1,517	1,649	1,773	1,895	1,998	2,104	2,204	2,298	2,398	2,492	2,576	2,666	2,751
61	1,083	1,280	1,458	1,611	1,748	1,886	2,014	2,129	2,242	2,345	2,448	2,548	2,651	2,741	2,835	2,922
62	1,143	1,355	1,546	1,711	1,867	2,011	2,148	2,273	2,392	2,504	2,613	2,723	2,826	2,926	3,026	3,119
63	1,205	1,433	1,639	1,820	1,986	2,145	2,292	2,426	2,551	2,673	2,788	2,904	3,016	3,125	3,228	3,331
64	1,268	1,514	1,736	1,933	2,117	2,282	2,439	2,588	2,726	2,851	2,976	3,100	3,222	3,335	3,444	3,550
65	1,330	1,602	1,842	2,054	2,254	2,435	2,604	2,763	2,910	3,047	3,185	3,316	3,444	3,563	3,681	3,794
66	1,430	1,714	1,986	2,226	2,442	2,645	2,832	3,007	3,172	3,319	3,472	3,616	3,753	3,887	4,015	4,140
67	1,508	1,811	2,108	2,370	2,607	2,826	3,032	3,222	3,403	3,566	3,728	3,887	4,034	4,178	4,318	4,452
68	1,596	1,914	2,232	2,529	2,788	3,032	3,253	3,463	3,666	3,840	4,022	4,190	4,356	4,509	4,665	4,808
69	1,689	2,026	2,367	2,698	2,985	3,250	3,497	3,725	3,947	4,143	4,340	4,524	4,702	4,871	5,036	5,196
70	1,792	2,151	2,510	2,866	3,225	3,488	3,762	4,012	4,256	4,471	4,690	4,890	5,086	5,274	5,452	5,626
71	1,908	2,289	2,673	3,054	3,435	3,750	4,053	4,328	4,599	4,836	5,080	5,295	5,514	5,717	5,917	6,104
72	2,045	2,454	2,863	3,275	3,681	4,040	4,374	4,677	4,977	5,242	5,511	5,748	5,992	6,217	6,438	6,644
73	2,204	2,645	3,085	3,528	3,968	4,365	4,730	5,064	5,395	5,689	5,985	6,251	6,519	6,769	7,016	7,241
74	2,379	2,854	3,331	3,809	4,284	4,715	5,124	5,489	5,854	6,179	6,507	6,800	7,097	7,375	7,650	7,896
75	2,570	3,085	3,597	4,112	4,627	5,089	5,533	5,942	6,345	6,704	7,063	7,394	7,721	8,027	8,333	8,605
76	2,766	3,319	3,872	4,427	4,980	5,483	5,970	6,413	6,860	7,256	7,653	8,018	8,377	8,721	9,058	9,361
77	2,963	3,556	4,150	4,743	5,336	5,886	6,416	6,907	7,397	7,834	8,268	8,677	9,077	9,451	9,829	10,163
78	3,166	3,800	4,434	5,061	5,695	6,301	6,878	7,415	7,953	8,433	8,914	9,367	9,807	10,222	10,641	11,015
79	3,369	4,040	4,718	5,389	6,067	6,738	7,362	7,946	8,530	9,061	9,592	10,088	10,575	11,037	11,503	11,912
80	3,581	4,296	5,014	5,726	6,444	7,159	7,859	8,496	9,136	9,717	10,300	10,847	11,381	11,893	12,402	12,861
81	3,800	4,559	5,320	6,076	6,838	7,597	8,358	9,067	9,763	10,400	11,040	11,640	12,227	12,789	13,348	13,857
82	4,022	4,824	5,630	6,432	7,237	8,040	8,842	9,648	10,413	11,109	11,812	12,464	13,111	13,726	14,341	14,903
83	4,249	5,099	5,948	6,797	7,650	8,499	9,348	10,197	11,047	11,849	12,614	13,326	14,032	14,706	15,380	15,996
84	4,481	5,380	6,273	7,172	8,065	8,964	9,860	10,756	11,652	12,545	13,448	14,222	14,990	15,727	16,461	17,138
85	4,721	5,664	6,607	7,556	8,499	9,442	10,385	11,328	12,277	13,220	14,163	15,106	15,986	16,789	17,588	18,331

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Semi-Annual .52, Quarterly .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$250,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue Age	Daily Benefit Amount Elected															
	\$ 50	\$ 60	\$ 70	\$ 80	\$ 90	\$ 100	\$ 110	\$ 120	\$ 130	\$ 140	\$ 150	\$ 160	\$ 170	\$ 180	\$ 190	\$ 200
50 & Under	612	734	840	952	1,074	1,180	1,293	1,411	1,508	1,627	1,739	1,845	1,967	2,073	2,195	2,301
51	649	771	884	1,009	1,130	1,252	1,371	1,492	1,627	1,717	1,839	1,951	2,076	2,195	2,320	2,435
52	684	812	937	1,068	1,196	1,324	1,446	1,580	1,717	1,817	1,945	2,067	2,198	2,323	2,454	2,576
53	721	859	990	1,127	1,265	1,399	1,533	1,670	1,817	1,920	2,058	2,192	2,326	2,460	2,595	2,726
54	762	909	1,055	1,193	1,336	1,480	1,620	1,767	1,920	2,036	2,176	2,320	2,460	2,601	2,745	2,885
55	809	959	1,112	1,261	1,411	1,567	1,714	1,867	2,036	2,154	2,304	2,454	2,601	2,754	2,901	3,054
56	852	1,015	1,174	1,336	1,496	1,661	1,814	1,976	2,154	2,276	2,435	2,595	2,751	2,913	3,069	3,228
57	902	1,071	1,240	1,411	1,580	1,752	1,920	2,092	2,276	2,404	2,573	2,741	2,907	3,082	3,247	3,416
58	952	1,130	1,311	1,492	1,670	1,852	2,026	2,207	2,404	2,542	2,716	2,897	3,075	3,253	3,431	3,606
59	1,009	1,196	1,386	1,574	1,758	1,951	2,139	2,326	2,542	2,682	2,869	3,060	3,244	3,438	3,619	3,809
60	1,065	1,261	1,458	1,661	1,861	2,058	2,261	2,457	2,682	2,832	3,026	3,225	3,422	3,622	3,819	4,015
61	1,121	1,333	1,542	1,752	1,967	2,176	2,382	2,595	2,832	2,991	3,194	3,406	3,609	3,825	4,034	4,240
62	1,183	1,402	1,630	1,852	2,073	2,298	2,520	2,738	2,991	3,160	3,378	3,597	3,819	4,043	4,259	4,484
63	1,249	1,483	1,717	1,951	2,189	2,423	2,657	2,894	3,160	3,335	3,566	3,797	4,034	4,268	4,499	4,730
64	1,314	1,564	1,808	2,054	2,307	2,554	2,804	3,050	3,335	3,516	3,756	4,006	4,249	4,499	4,743	4,986
65	1,386	1,645	1,908	2,167	2,432	2,695	2,954	3,219	3,516	3,709	3,962	4,224	4,487	4,743	5,005	5,267
66	1,483	1,767	2,045	2,326	2,616	2,894	3,175	3,453	3,703	3,984	4,259	4,540	4,821	5,099	5,380	5,654
67	1,564	1,864	2,161	2,460	2,760	3,057	3,356	3,653	3,912	4,212	4,509	4,802	5,099	5,392	5,689	5,982
68	1,652	1,973	2,289	2,604	2,922	3,238	3,556	3,869	4,146	4,465	4,774	5,089	5,408	5,717	6,032	6,341
69	1,748	2,083	2,417	2,757	3,094	3,428	3,769	4,103	4,393	4,733	5,064	5,395	5,733	6,060	6,394	6,729
70	1,852	2,211	2,567	2,926	3,282	3,641	3,997	4,356	4,668	5,027	5,383	5,736	6,088	6,441	6,800	7,150
71	1,967	2,348	2,732	3,113	3,497	3,878	4,259	4,643	4,974	5,358	5,739	6,113	6,494	6,869	7,250	7,625
72	2,098	2,507	2,919	3,325	3,737	4,150	4,555	4,968	5,324	5,733	6,138	6,541	6,950	7,353	7,759	8,165
73	2,248	2,682	3,125	3,563	4,009	4,452	4,890	5,333	5,717	6,154	6,594	7,028	7,465	7,899	8,337	8,771
74	2,410	2,882	3,360	3,834	4,309	4,786	5,258	5,736	6,148	6,622	7,094	7,562	8,034	8,499	8,973	9,442
75	2,588	3,094	3,609	4,125	4,630	5,146	5,661	6,170	6,619	7,122	7,631	8,140	8,646	9,151	9,657	10,166
76	2,773	3,322	3,875	4,427	4,977	5,526	6,076	6,632	7,109	7,656	8,199	8,746	9,289	9,841	10,382	10,931
77	2,969	3,556	4,153	4,746	5,333	5,926	6,516	7,106	7,622	8,205	8,796	9,379	9,963	10,550	11,131	11,718
78	3,175	3,806	4,437	5,074	5,704	6,338	6,969	7,600	8,152	8,780	9,411	10,032	10,660	11,287	11,912	12,539
79	3,388	4,065	4,740	5,414	6,092	6,769	7,447	8,121	8,711	9,383	10,048	10,719	11,390	12,061	12,726	13,395
80	3,609	4,331	5,055	5,776	6,498	7,219	7,943	8,661	9,289	10,007	10,719	11,434	12,149	12,864	13,576	14,291
81	3,847	4,615	5,383	6,151	6,922	7,687	8,458	9,223	9,898	10,656	11,415	12,177	12,936	13,701	14,459	15,224
82	4,090	4,908	5,720	6,541	7,359	8,177	8,995	9,810	10,525	11,334	12,143	12,951	13,757	14,575	15,377	16,186
83	4,343	5,214	6,076	6,947	7,818	8,686	9,551	10,419	11,181	12,036	12,892	13,754	14,612	15,477	16,336	17,191
84	4,602	5,530	6,448	7,369	8,293	9,208	10,132	11,050	11,859	12,767	13,673	14,587	15,496	16,414	17,323	18,231
85	4,880	5,857	6,828	7,803	8,786	9,754	10,731	11,702	12,561	13,523	14,478	15,449	16,408	17,379	18,347	19,305

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Seml -Annual 52, Quartedy .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

AAA Risk Class Gross Annual Premiums for Non-Tax Qualified Home Health Care Policy HHC 1/98 PA
 AAA Risk Class Gross Annual Premiums for Tax Qualified Home Health Care Policy QHHC 11/99 PA

Gross Annual Premiums

\$1,000,000 Lifetime Maximum Benefit without Compound Inflation Protection for Life

Issue	Daily Benefit Amount Elected															
Age	\$50	\$60	\$70	\$80	\$90	\$100	\$110	\$120	\$130	\$140	\$150	\$160	\$170	\$180	\$190	\$200
50 & Under	981	1,175	1,348	1,526	1,720	1,893	2,072	2,265	2,443	2,637	2,815	2,988	3,187	3,360	3,553	3,727
51	1,041	1,234	1,417	1,616	1,814	2,007	2,196	2,394	2,587	2,780	2,979	3,162	3,365	3,553	3,757	3,945
52	1,095	1,303	1,502	1,710	1,918	2,121	2,319	2,533	2,736	2,944	3,152	3,345	3,558	3,762	3,975	4,173
53	1,155	1,378	1,586	1,809	2,027	2,245	2,458	2,676	2,894	3,112	3,330	3,549	3,767	3,985	4,203	4,416
54	1,219	1,457	1,690	1,913	2,141	2,374	2,597	2,835	3,063	3,296	3,524	3,757	3,985	4,213	4,446	4,674
55	1,298	1,536	1,784	2,022	2,265	2,513	2,751	2,993	3,241	3,489	3,732	3,975	4,213	4,460	4,698	4,946
56	1,368	1,626	1,883	2,141	2,399	2,661	2,909	3,167	3,425	3,687	3,945	4,203	4,455	4,718	4,971	5,229
57	1,447	1,715	1,987	2,265	2,533	2,810	3,078	3,355	3,628	3,895	4,168	4,441	4,708	4,991	5,258	5,531
58	1,526	1,814	2,101	2,394	2,676	2,969	3,251	3,539	3,826	4,118	4,401	4,693	4,981	5,268	5,556	5,843
59	1,616	1,918	2,220	2,523	2,820	3,127	3,430	3,732	4,039	4,346	4,649	4,956	5,253	5,566	5,863	6,170
60	1,705	2,022	2,339	2,661	2,984	3,301	3,623	3,940	4,262	4,589	4,901	5,224	5,541	5,868	6,185	6,502
61	1,799	2,136	2,473	2,810	3,152	3,489	3,821	4,158	4,505	4,847	5,174	5,516	5,848	6,195	6,532	6,869
62	1,898	2,250	2,612	2,969	3,325	3,682	4,039	4,391	4,758	5,120	5,471	5,828	6,185	6,547	6,899	7,261
63	2,002	2,379	2,756	3,127	3,509	3,886	4,262	4,639	5,015	5,402	5,774	6,150	6,532	6,914	7,285	7,662
64	2,106	2,508	2,899	3,296	3,697	4,094	4,495	4,892	5,293	5,694	6,086	6,487	6,884	7,285	7,682	8,078
65	2,220	2,637	3,058	3,474	3,900	4,322	4,738	5,159	5,580	6,007	6,418	6,844	7,266	7,682	8,108	8,529
66	2,379	2,835	3,281	3,732	4,193	4,639	5,090	5,536	5,997	6,453	6,899	7,355	7,806	8,257	8,713	9,159
67	2,508	2,988	3,464	3,945	4,426	4,901	5,382	5,858	6,339	6,824	7,300	7,776	8,257	8,732	9,213	9,689
68	2,647	3,162	3,667	4,173	4,683	5,189	5,699	6,205	6,715	7,231	7,731	8,242	8,757	9,258	9,768	10,269
69	2,805	3,340	3,876	4,421	4,961	5,496	6,041	6,577	7,117	7,667	8,202	8,737	9,283	9,818	10,358	10,898
70	2,969	3,544	4,113	4,688	5,263	5,838	6,408	6,983	7,563	8,143	8,718	9,288	9,862	10,432	11,012	11,582
71	3,152	3,767	4,381	4,991	5,605	6,220	6,829	7,444	8,058	8,678	9,293	9,902	10,517	11,126	11,741	12,350
72	3,365	4,019	4,678	5,333	5,992	6,651	7,305	7,964	8,623	9,283	9,942	10,596	11,255	11,909	12,568	13,223
73	3,603	4,302	5,011	5,714	6,428	7,137	7,840	8,549	9,258	9,967	10,680	11,384	12,093	12,796	13,500	14,204
74	3,866	4,619	5,387	6,145	6,909	7,672	8,430	9,198	9,957	10,725	11,488	12,246	13,010	13,768	14,536	15,294
75	4,148	4,961	5,789	6,611	7,424	8,252	9,074	9,892	10,720	11,538	12,360	13,183	14,006	14,823	15,641	16,464
76	4,446	5,328	6,215	7,097	7,979	8,861	9,744	10,631	11,513	12,400	13,282	14,164	15,046	15,939	16,816	17,703
77	4,763	5,704	6,656	7,607	8,549	9,501	10,447	11,394	12,345	13,292	14,244	15,190	16,137	17,088	18,030	18,981
78	5,090	6,101	7,112	8,133	9,144	10,160	11,176	12,187	13,203	14,219	15,240	16,251	17,267	18,283	19,294	20,310
79	5,432	6,517	7,598	8,683	9,768	10,854	11,939	13,019	14,110	15,195	16,276	17,361	18,446	19,537	20,612	21,697
80	5,789	6,943	8,103	9,263	10,418	11,572	12,737	13,887	15,046	16,206	17,361	18,521	19,675	20,835	21,990	23,145
81	6,165	7,399	8,628	9,862	11,096	12,326	13,560	14,789	16,033	17,262	18,491	19,725	20,954	22,193	23,422	24,656
82	6,557	7,870	9,174	10,487	11,800	13,109	14,422	15,730	17,049	18,357	19,665	20,979	22,282	23,605	24,909	26,217
83	6,963	8,361	9,744	11,136	12,534	13,926	15,314	16,707	18,109	19,497	20,880	22,277	23,665	25,067	26,460	27,843
84	7,379	8,866	10,338	11,815	13,297	14,764	16,246	17,718	19,205	20,676	22,143	23,625	25,097	26,584	28,056	29,528
85	7,826	9,392	10,948	12,509	14,085	15,641	17,207	18,763	20,344	21,901	23,452	25,023	26,574	28,150	29,716	31,267

Premiums shown exclude annual Policy fee of \$25.

Multiply premiums by .90 if Spouse is written under a separate policy at the same time

Multiply premiums by 1.25 for AA Risk Class and by 1.50 for A Risk Class

Direct Modal Factors: Annual 1.00, Seml -Annual 52, Quartedy .265, Monthly Direct .09, Monthly Bank Draft .085

Credit Card Modal Factors: Annual 1.0, Semi-Annual .516, Quarterly .258, Monthly .086

American Progressive Life & Health Insurance Company of New York

Preferred Risk Gross Annual Premiums Policy Form HHC 1/98*

Gross Annual Premiums for Compound Inflation Protection Rider Form HHC-CI 1/98 and HHC-NFB 1/98

Per \$1 Annual Premium

<u>Issue Age</u>	<u>Inflation Rider</u>	<u>Nonforfeiture Rider</u>
50 & Under	1.180	0.410
51	1.140	0.405
52	1.100	0.400
53	1.060	0.395
54	1.020	0.390
55	0.980	0.385
56	0.960	0.380
57	0.900	0.375
58	0.880	0.370
59	0.860	0.365
60	0.840	0.360
61	0.820	0.355
62	0.800	0.350
63	0.780	0.340
64	0.760	0.330
65	0.740	0.320
66	0.720	0.310
67	0.700	0.300
68	0.680	0.290
69	0.660	0.280
70	0.640	0.270
71	0.620	0.260
72	0.600	0.250
73	0.580	0.240
74	0.560	0.230
75	0.540	0.220
76	0.520	0.210
77	0.500	0.200
78	0.480	0.190
79	0.460	0.180
80	0.440	0.170
81	0.420	0.160
82	0.400	0.150
83	0.390	0.140
84	0.380	0.130
85	0.370	0.120

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	41.13	50.80	56.25	61.45	64.68	70.62
51	43.37	53.77	59.47	64.92	68.39	75.08
52	45.84	56.75	62.69	68.89	72.36	79.54
53	47.83	59.47	65.91	72.11	76.32	83.76
54	49.56	62.20	69.14	75.83	79.79	87.97
55	51.79	64.92	72.11	79.30	83.76	92.43
56	54.27	68.39	76.32	84.00	88.96	98.13
57	57.99	73.35	81.77	90.20	95.65	105.81
58	62.69	79.30	88.71	97.63	103.83	115.23
59	67.65	85.74	96.39	106.55	113.49	126.13
60	73.60	93.17	105.32	116.71	124.15	138.27
61	80.54	101.85	115.23	127.86	136.29	152.15
62	87.97	111.76	126.63	140.75	150.17	167.76
63	96.39	122.41	139.02	154.38	165.03	184.61
64	105.32	133.81	152.15	169.25	180.89	202.45
65	115.23	146.70	166.77	185.60	198.74	222.52
66	126.87	161.32	183.62	204.19	218.56	245.07
67	140.25	178.42	203.20	225.99	242.10	271.09
68	155.37	197.74	224.75	250.03	267.62	299.59
69	171.48	218.06	247.80	275.80	295.13	330.32
70	189.81	241.11	273.82	304.55	325.61	364.27
71	210.88	267.62	303.56	337.50	360.55	403.17
72	235.66	298.85	338.49	375.66	401.19	448.02
73	264.65	334.78	378.64	420.02	448.02	499.81
74	297.11	375.42	423.74	469.58	500.31	557.05
75	332.55	419.77	472.55	522.86	556.81	619.50
76	370.46	466.86	524.84	580.35	617.52	685.91
77	410.11	516.42	579.85	640.56	681.20	756.29
78	451.00	567.46	636.35	703.01	747.12	829.14
79	493.12	620.49	695.33	767.68	815.51	904.72
80	537.73	676.49	757.77	836.33	888.36	985.01
81	585.80	736.71	824.93	910.17	966.67	1071.74
82	638.09	802.38	898.28	990.95	1052.16	1166.39
83	701.77	882.66	987.98	1089.82	1157.47	1283.11
84	765.70	962.70	1077.68	1188.94	1262.54	1399.57
85	829.39	1042.99	1167.63	1288.06	1367.86	1516.29

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	<u>2 Year BP</u>	<u>3 Year BP</u>	<u>4 Year BP</u>	<u>5 Year BP</u>	<u>6 Year BP</u>	<u>Lifetime BP</u>
18-50	22.55	31.22	35.44	39.40	44.11	52.29
51	23.79	32.96	37.67	41.88	46.83	55.51
52	25.03	34.44	39.65	44.36	49.56	58.48
53	26.02	35.68	41.63	47.08	52.29	61.45
54	27.01	36.67	43.37	49.31	54.76	64.43
55	27.51	37.67	45.35	52.04	57.74	67.65
56	29.24	39.15	47.83	55.26	60.96	71.12
57	30.73	41.13	50.80	58.73	64.92	75.58
58	32.96	43.86	54.27	63.19	69.63	80.78
59	35.68	47.33	57.99	67.40	74.09	86.23
60	38.66	51.05	62.45	71.86	79.54	92.68
61	42.13	55.26	67.40	77.81	85.74	99.62
62	46.59	60.71	73.35	84.25	92.43	107.05
63	51.79	66.41	79.79	91.44	100.11	115.47
64	57.49	73.10	87.23	99.37	108.54	124.64
65	64.18	80.78	95.40	108.29	117.71	134.56
66	71.61	88.71	104.08	117.71	127.62	145.46
67	79.54	97.63	113.74	128.36	138.77	157.35
68	87.47	106.80	123.90	139.51	150.41	170.24
69	95.65	116.47	134.56	151.16	162.80	183.62
70	104.82	126.63	146.20	164.04	176.19	198.49
71	115.97	139.26	159.58	178.17	191.30	214.84
72	130.59	153.88	175.19	195.02	208.90	234.17
73	148.18	171.23	193.04	213.85	228.72	255.73
74	169.00	190.56	212.36	233.68	249.78	279.27
75	191.80	211.62	233.92	255.98	273.32	305.29
76	216.83	235.16	257.46	280.51	299.09	333.29
77	243.34	260.93	283.73	307.77	327.59	364.02
78	272.08	289.43	312.72	338.00	358.57	396.98
79	302.81	319.66	343.70	370.21	391.52	431.67
80	335.52	352.62	377.15	405.15	427.21	469.33
81	369.97	387.31	413.08	442.82	465.86	509.97
82	405.90	423.99	451.24	482.96	507.49	554.82
83	446.54	466.36	496.34	531.28	558.29	610.33
84	486.93	508.98	541.44	579.85	609.09	666.09
85	527.57	551.36	586.54	628.17	659.89	721.10

Pennsylvania Rating Factors	<u>Tax Qualified Plan</u>	<u>Tax Qualified Plan</u>
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	51.83	64.01	112.50	122.91	129.35	141.25
51	54.64	67.75	118.94	129.85	136.79	150.17
52	57.76	71.50	125.39	137.78	144.72	159.09
53	60.26	74.94	131.83	144.22	152.64	167.51
54	62.45	78.37	138.27	151.65	159.58	175.94
55	65.26	81.80	144.22	158.59	167.51	184.86
56	68.38	86.18	152.64	168.01	177.92	196.26
57	73.06	92.42	163.55	180.40	191.30	211.62
58	78.99	99.91	177.42	195.27	207.66	230.45
59	85.24	108.03	192.79	213.11	226.98	252.26
60	92.73	117.40	210.63	233.43	248.30	276.54
61	101.47	128.33	230.45	255.73	272.58	304.30
62	110.84	140.82	253.25	281.50	300.33	335.52
63	121.46	154.24	278.03	308.76	330.07	369.22
64	132.70	168.60	304.30	338.49	361.79	404.91
65	145.19	184.84	333.54	371.20	397.47	445.05
66	159.86	203.26	367.24	408.37	437.12	490.15
67	176.72	224.81	406.39	451.99	484.20	542.19
68	195.77	249.16	449.51	500.06	535.25	599.18
69	216.06	274.76	495.60	551.60	590.26	660.63
70	239.17	303.80	547.64	609.09	651.22	728.53
71	265.71	337.21	607.11	675.01	721.10	806.34
72	296.93	376.55	676.99	751.33	802.38	896.04
73	333.46	421.82	757.28	840.04	896.04	999.63
74	374.36	473.03	847.48	939.16	1000.62	1114.11
75	419.01	528.92	945.11	1045.72	1113.61	1239.00
76	466.78	588.24	1049.68	1160.70	1235.04	1371.82
77	516.74	650.69	1159.70	1281.13	1362.40	1512.57
78	568.26	715.01	1272.70	1406.02	1494.23	1658.28
79	621.34	781.82	1390.65	1535.37	1631.02	1809.44
80	677.54	852.39	1515.54	1672.65	1776.73	1970.01
81	738.11	928.26	1649.85	1820.34	1933.34	2143.47
82	803.99	1011.00	1796.55	1981.90	2104.32	2332.79
83	884.24	1112.16	1975.96	2179.65	2314.95	2566.22
84	964.79	1213.01	2155.36	2377.89	2525.08	2799.15
85	1045.03	1314.18	2335.27	2576.13	2735.71	3032.58

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	<u>2 Year BP</u>	<u>3 Year BP</u>	<u>4 Year BP</u>	<u>5 Year BP</u>	<u>6 Year BP</u>	<u>Lifetime BP</u>
18-50	28.41	39.34	70.87	78.80	88.22	104.57
51	29.97	41.53	75.33	83.76	93.67	111.01
52	31.54	43.40	79.30	88.71	99.12	116.96
53	32.78	44.96	83.26	94.16	104.57	122.91
54	34.03	46.21	86.73	98.62	109.53	128.86
55	34.66	47.46	90.69	104.08	115.47	135.30
56	36.84	49.33	95.65	110.52	121.92	142.24
57	38.72	51.83	101.60	117.46	129.85	151.16
58	41.53	55.26	108.54	126.38	139.26	161.57
59	44.96	59.64	115.97	134.80	148.18	172.47
60	48.71	64.32	124.89	143.72	159.09	185.35
61	53.08	69.63	134.80	155.62	171.48	199.23
62	58.70	76.50	146.70	168.50	184.86	214.10
63	65.26	83.68	159.58	182.88	200.22	230.95
64	72.44	92.11	174.45	198.74	217.07	249.29
65	80.87	101.79	190.81	216.58	235.41	269.11
66	90.23	111.78	208.15	235.41	255.23	290.92
67	100.23	123.02	227.48	256.72	277.54	314.71
68	110.22	134.57	247.80	279.02	300.83	340.48
69	120.52	146.75	269.11	302.32	325.61	367.24
70	132.07	159.55	292.40	328.09	352.37	396.98
71	146.12	175.47	319.17	356.34	382.60	429.69
72	164.55	193.89	350.39	390.04	417.79	468.34
73	186.71	215.75	386.07	427.70	457.44	511.46
74	212.94	240.10	424.73	467.35	499.56	558.54
75	241.67	266.64	467.85	511.95	546.65	610.58
76	273.20	296.31	514.93	561.02	598.19	666.58
77	306.61	328.78	567.46	615.54	655.18	728.04
78	342.83	364.68	625.45	676.00	717.13	793.95
79	381.55	402.78	687.40	740.43	783.05	863.34
80	422.76	444.30	754.30	810.31	854.41	938.67
81	466.16	488.02	826.17	885.64	931.73	1019.94
82	511.43	534.23	902.49	965.92	1014.99	1109.65
83	562.64	587.62	992.69	1062.57	1116.59	1220.66
84	613.53	641.32	1082.89	1159.70	1218.18	1332.17
85	664.74	694.71	1173.09	1256.35	1319.78	1442.20

Pennsylvania Rating Factors	<u>Tax Qualified Plan</u>	<u>Tax Qualified Plan</u>
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	41.13	50.80	56.25	61.45	64.68	70.62
51	43.37	53.77	59.47	64.92	68.39	75.08
52	45.84	56.75	62.69	68.89	72.36	79.54
53	47.83	59.47	65.91	72.11	76.32	83.76
54	49.56	62.20	69.14	75.83	79.79	87.97
55	51.79	64.92	72.11	79.30	83.76	92.43
56	54.27	68.39	76.32	84.00	88.96	98.13
57	57.99	73.35	81.77	90.20	95.65	105.81
58	62.69	79.30	88.71	97.63	103.83	115.23
59	67.65	85.74	96.39	106.55	113.49	126.13
60	73.60	93.17	105.32	116.71	124.15	138.27
61	80.54	101.85	115.23	127.86	136.29	152.15
62	87.97	111.76	126.63	140.75	150.17	167.76
63	96.39	122.41	139.02	154.38	165.03	184.61
64	105.32	133.81	152.15	169.25	180.89	202.45
65	115.23	146.70	166.77	185.60	198.74	222.52
66	126.87	161.32	183.62	204.19	218.56	245.07
67	140.25	178.42	203.20	225.99	242.10	271.09
68	155.37	197.74	224.75	250.03	267.62	299.59
69	171.48	218.06	247.80	275.80	295.13	330.32
70	189.81	241.11	273.82	304.55	325.61	364.27
71	210.88	267.62	303.56	337.50	360.55	403.17
72	235.66	298.85	338.49	375.66	401.19	448.02
73	264.65	334.78	378.64	420.02	448.02	499.81
74	297.11	375.42	423.74	469.58	500.31	557.05
75	332.55	419.77	472.55	522.86	556.81	619.50
76	370.46	466.86	524.84	580.35	617.52	685.91
77	410.11	516.42	579.85	640.56	681.20	756.29
78	451.00	567.46	636.35	703.01	747.12	829.14
79	493.12	620.49	695.33	767.68	815.51	904.72
80	537.73	676.49	757.77	836.33	888.36	985.01
81	585.80	736.71	824.93	910.17	966.67	1071.74
82	638.09	802.38	898.28	990.95	1052.16	1166.39
83	701.77	882.66	987.98	1089.82	1157.47	1283.11
84	765.70	962.70	1077.68	1188.94	1262.54	1399.57
85	829.39	1042.99	1167.63	1288.06	1367.86	1516.29

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	<u>2 Year BP</u>	<u>3 Year BP</u>	<u>4 Year BP</u>	<u>5 Year BP</u>	<u>6 Year BP</u>	<u>Lifetime BP</u>
18-50	22.55	31.22	35.44	39.40	44.11	52.29
51	23.79	32.96	37.67	41.88	46.83	55.51
52	25.03	34.44	39.65	44.36	49.56	58.48
53	26.02	35.68	41.63	47.08	52.29	61.45
54	27.01	36.67	43.37	49.31	54.76	64.43
55	27.51	37.67	45.35	52.04	57.74	67.65
56	29.24	39.15	47.83	55.26	60.96	71.12
57	30.73	41.13	50.80	58.73	64.92	75.58
58	32.96	43.86	54.27	63.19	69.63	80.78
59	35.68	47.33	57.99	67.40	74.09	86.23
60	38.66	51.05	62.45	71.86	79.54	92.68
61	42.13	55.26	67.40	77.81	85.74	99.62
62	46.59	60.71	73.35	84.25	92.43	107.05
63	51.79	66.41	79.79	91.44	100.11	115.47
64	57.49	73.10	87.23	99.37	108.54	124.64
65	64.18	80.78	95.40	108.29	117.71	134.56
66	71.61	88.71	104.08	117.71	127.62	145.46
67	79.54	97.63	113.74	128.36	138.77	157.35
68	87.47	106.80	123.90	139.51	150.41	170.24
69	95.65	116.47	134.56	151.16	162.80	183.62
70	104.82	126.63	146.20	164.04	176.19	198.49
71	115.97	139.26	159.58	178.17	191.30	214.84
72	130.59	153.88	175.19	195.02	208.90	234.17
73	148.18	171.23	193.04	213.85	228.72	255.73
74	169.00	190.56	212.36	233.68	249.78	279.27
75	191.80	211.62	233.92	255.98	273.32	305.29
76	216.83	235.16	257.46	280.51	299.09	333.29
77	243.34	260.93	283.73	307.77	327.59	364.02
78	272.08	289.43	312.72	338.00	358.57	396.98
79	302.81	319.66	343.70	370.21	391.52	431.67
80	335.52	352.62	377.15	405.15	427.21	469.33
81	369.97	387.31	413.08	442.82	465.86	509.97
82	405.90	423.99	451.24	482.96	507.49	554.82
83	446.54	466.36	496.34	531.28	558.29	610.33
84	486.93	508.98	541.44	579.85	609.09	666.09
85	527.57	551.36	586.54	628.17	659.89	721.10

Pennsylvania Rating Factors	<u>Tax Qualified Plan</u>	<u>Tax Qualified Plan</u>
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	51.83	64.01	112.50	122.91	129.35	141.25
51	54.64	67.75	118.94	129.85	136.79	150.17
52	57.76	71.50	125.39	137.78	144.72	159.09
53	60.26	74.94	131.83	144.22	152.64	167.51
54	62.45	78.37	138.27	151.65	159.58	175.94
55	65.26	81.80	144.22	158.59	167.51	184.86
56	68.38	86.18	152.64	168.01	177.92	196.26
57	73.06	92.42	163.55	180.40	191.30	211.62
58	78.99	99.91	177.42	195.27	207.66	230.45
59	85.24	108.03	192.79	213.11	226.98	252.26
60	92.73	117.40	210.63	233.43	248.30	276.54
61	101.47	128.33	230.45	255.73	272.58	304.30
62	110.84	140.82	253.25	281.50	300.33	335.52
63	121.46	154.24	278.03	308.76	330.07	369.22
64	132.70	168.60	304.30	338.49	361.79	404.91
65	145.19	184.84	333.54	371.20	397.47	445.05
66	159.86	203.26	367.24	408.37	437.12	490.15
67	176.72	224.81	406.39	451.99	484.20	542.19
68	195.77	249.16	449.51	500.06	535.25	599.18
69	216.06	274.76	495.60	551.60	590.26	660.63
70	239.17	303.80	547.64	609.09	651.22	728.53
71	265.71	337.21	607.11	675.01	721.10	806.34
72	296.93	376.55	676.99	751.33	802.38	896.04
73	333.46	421.82	757.28	840.04	896.04	999.63
74	374.36	473.03	847.48	939.16	1000.62	1114.11
75	419.01	528.92	945.11	1045.72	1113.61	1239.00
76	466.78	588.24	1049.68	1160.70	1235.04	1371.82
77	516.74	650.69	1159.70	1281.13	1362.40	1512.57
78	568.26	715.01	1272.70	1406.02	1494.23	1658.28
79	621.34	781.82	1390.65	1535.37	1631.02	1809.44
80	677.54	852.39	1515.54	1672.65	1776.73	1970.01
81	738.11	928.26	1649.85	1820.34	1933.34	2143.47
82	803.99	1011.00	1796.55	1981.90	2104.32	2332.79
83	884.24	1112.16	1975.96	2179.65	2314.95	2566.22
84	964.79	1213.01	2155.36	2377.89	2525.08	2799.15
85	1045.03	1314.18	2335.27	2576.13	2735.71	3032.58

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	<u>2 Year BP</u>	<u>3 Year BP</u>	<u>4 Year BP</u>	<u>5 Year BP</u>	<u>6 Year BP</u>	<u>Lifetime BP</u>
18-50	28.41	39.34	70.87	78.80	88.22	104.57
51	29.97	41.53	75.33	83.76	93.67	111.01
52	31.54	43.40	79.30	88.71	99.12	116.96
53	32.78	44.96	83.26	94.16	104.57	122.91
54	34.03	46.21	86.73	98.62	109.53	128.86
55	34.66	47.46	90.69	104.08	115.47	135.30
56	36.84	49.33	95.65	110.52	121.92	142.24
57	38.72	51.83	101.60	117.46	129.85	151.16
58	41.53	55.26	108.54	126.38	139.26	161.57
59	44.96	59.64	115.97	134.80	148.18	172.47
60	48.71	64.32	124.89	143.72	159.09	185.35
61	53.08	69.63	134.80	155.62	171.48	199.23
62	58.70	76.50	146.70	168.50	184.86	214.10
63	65.26	83.68	159.58	182.88	200.22	230.95
64	72.44	92.11	174.45	198.74	217.07	249.29
65	80.87	101.79	190.81	216.58	235.41	269.11
66	90.23	111.78	208.15	235.41	255.23	290.92
67	100.23	123.02	227.48	256.72	277.54	314.71
68	110.22	134.57	247.80	279.02	300.83	340.48
69	120.52	146.75	269.11	302.32	325.61	367.24
70	132.07	159.55	292.40	328.09	352.37	396.98
71	146.12	175.47	319.17	356.34	382.60	429.69
72	164.55	193.89	350.39	390.04	417.79	468.34
73	186.71	215.75	386.07	427.70	457.44	511.46
74	212.94	240.10	424.73	467.35	499.56	558.54
75	241.67	266.64	467.85	511.95	546.65	610.58
76	273.20	296.31	514.93	561.02	598.19	666.58
77	306.61	328.78	567.46	615.54	655.18	728.04
78	342.83	364.68	625.45	676.00	717.13	793.95
79	381.55	402.78	687.40	740.43	783.05	863.34
80	422.76	444.30	754.30	810.31	854.41	938.67
81	466.16	488.02	826.17	885.64	931.73	1019.94
82	511.43	534.23	902.49	965.92	1014.99	1109.65
83	562.64	587.62	992.69	1062.57	1116.59	1220.66
84	613.53	641.32	1082.89	1159.70	1218.18	1332.17
85	664.74	694.71	1173.09	1256.35	1319.78	1442.20

Pennsylvania Rating Factors	<u>Tax Qualified Plan</u>	<u>Tax Qualified Plan</u>
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	44.87	55.42	61.36	67.04	70.56	77.04
51	47.31	58.66	64.88	70.83	74.61	81.91
52	50.01	61.91	68.39	75.15	78.94	86.78
53	52.17	64.88	71.91	78.67	83.26	91.37
54	54.07	67.85	75.42	82.72	87.05	95.97
55	56.50	70.83	78.67	86.51	91.37	100.83
56	59.20	74.61	83.26	91.64	97.05	107.05
57	63.26	80.02	89.21	98.40	104.35	115.43
58	68.39	86.51	96.78	106.51	113.27	125.70
59	73.80	93.53	105.16	116.24	123.81	137.60
60	80.29	101.64	114.89	127.33	135.44	150.84
61	87.86	111.11	125.70	139.49	148.68	165.98
62	95.97	121.92	138.14	153.55	163.82	183.01
63	105.16	133.54	151.66	168.42	180.04	201.40
64	114.89	145.98	165.98	184.64	197.34	220.86
65	125.70	160.04	181.93	202.48	216.80	242.76
66	138.41	175.98	200.31	222.75	238.43	267.36
67	153.01	194.64	221.67	246.54	264.11	295.74
68	169.50	215.72	245.19	272.76	291.96	326.83
69	187.07	237.89	270.33	300.88	321.96	360.35
70	207.07	263.03	298.71	332.24	355.21	397.39
71	230.05	291.96	331.15	368.19	393.33	439.83
72	257.08	326.02	369.27	409.82	437.66	488.76
73	288.71	365.22	413.06	458.21	488.76	545.26
74	324.13	409.55	462.26	512.28	545.80	607.70
75	362.78	457.94	515.52	570.40	607.43	675.83
76	404.14	509.30	572.56	633.11	673.66	748.27
77	447.40	563.37	632.57	698.80	743.14	825.05
78	492.00	619.06	694.21	766.93	815.04	904.52
79	537.96	676.91	758.55	837.48	889.66	986.97
80	586.62	738.00	826.67	912.36	969.13	1074.56
81	639.06	803.69	899.93	992.92	1054.56	1169.18
82	696.10	875.33	979.95	1081.05	1147.82	1272.44
83	765.57	962.92	1077.81	1188.91	1262.71	1399.77
84	835.32	1050.23	1175.67	1297.04	1377.33	1526.82
85	904.79	1137.82	1273.79	1405.18	1492.22	1654.15

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	<u>2 Year BP</u>	<u>3 Year BP</u>	<u>4 Year BP</u>	<u>5 Year BP</u>	<u>6 Year BP</u>	<u>Lifetime BP</u>
18-50	24.60	34.06	38.66	42.98	48.12	57.04
51	25.95	35.95	41.09	45.69	51.09	60.55
52	27.30	37.58	43.25	48.39	54.07	63.80
53	28.38	38.93	45.42	51.36	57.04	67.04
54	29.47	40.01	47.31	53.80	59.74	70.29
55	30.01	41.09	49.47	56.77	62.99	73.80
56	31.90	42.71	52.17	60.28	66.50	77.58
57	33.52	44.87	55.42	64.07	70.83	82.45
58	35.95	47.85	59.20	68.93	75.96	88.13
59	38.93	51.63	63.26	73.53	80.83	94.07
60	42.17	55.69	68.12	78.40	86.78	101.10
61	45.96	60.28	73.53	84.88	93.53	108.67
62	50.82	66.23	80.02	91.91	100.83	116.78
63	56.50	72.45	87.05	99.75	109.21	125.97
64	62.72	79.75	95.16	108.40	118.40	135.98
65	70.02	88.13	104.08	118.13	128.41	146.79
66	78.13	96.78	113.54	128.41	139.22	158.68
67	86.78	106.51	124.08	140.03	151.38	171.66
68	95.43	116.51	135.17	152.20	164.09	185.72
69	104.35	127.06	146.79	164.90	177.61	200.31
70	114.35	138.14	159.49	178.96	192.20	216.53
71	126.51	151.93	174.09	194.37	208.69	234.38
72	142.46	167.87	191.12	212.75	227.89	255.46
73	161.66	186.80	210.59	233.29	249.51	278.98
74	184.37	207.88	231.67	254.92	272.49	304.66
75	209.24	230.86	255.19	279.25	298.17	333.05
76	236.54	256.54	280.87	306.01	326.29	363.59
77	265.46	284.66	309.53	335.75	357.38	397.11
78	296.82	315.75	341.16	368.73	391.17	433.07
79	330.34	348.73	374.95	403.87	427.12	470.91
80	366.03	384.68	411.44	441.99	466.05	512.01
81	403.60	422.53	450.64	483.08	508.22	556.34
82	442.80	462.53	492.27	526.87	553.64	605.27
83	487.13	508.76	541.47	579.59	609.05	665.82
84	531.20	555.26	590.67	632.57	664.47	726.65
85	575.53	601.48	639.87	685.29	719.89	786.66

Pennsylvania Rating Factors	<u>Tax Qualified Plan</u>	<u>Tax Qualified Plan</u>
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	56.54	69.83	122.73	134.08	141.11	154.09
51	59.61	73.91	129.76	141.65	149.22	163.82
52	63.01	78.00	136.78	150.30	157.87	173.55
53	65.74	81.75	143.81	157.33	166.52	182.74
54	68.12	85.49	150.84	165.44	174.09	191.93
55	71.19	89.24	157.33	173.01	182.74	201.66
56	74.59	94.01	166.52	183.28	194.09	214.10
57	79.70	100.82	178.41	196.80	208.69	230.86
58	86.17	109.00	193.55	213.02	226.53	251.40
59	92.99	117.85	210.31	232.48	247.62	275.19
60	101.16	128.07	229.78	254.65	270.87	301.68
61	110.70	139.99	251.40	278.98	297.36	331.96
62	120.92	153.62	276.27	307.09	327.63	366.02
63	132.50	168.26	303.30	336.82	360.07	402.78
64	144.76	183.93	331.96	369.26	394.67	441.71
65	158.38	201.64	363.86	404.95	433.60	485.50
66	174.39	221.74	400.62	445.50	476.85	534.70
67	192.79	245.24	443.33	493.07	528.22	591.47
68	213.56	271.81	490.37	545.52	583.90	653.65
69	235.70	299.74	540.65	601.74	643.91	720.69
70	260.91	331.41	597.42	664.46	710.41	794.76
71	289.86	367.86	662.30	736.37	786.65	879.64
72	323.92	410.78	738.53	819.63	875.31	977.50
73	363.77	460.16	826.11	916.40	977.50	1090.49
74	408.39	516.02	924.51	1024.53	1091.57	1215.38
75	457.10	576.99	1031.02	1140.77	1214.84	1351.63
76	509.21	641.71	1145.10	1266.20	1347.30	1496.52
77	563.71	709.83	1265.12	1397.58	1486.25	1650.06
78	619.91	780.00	1388.39	1533.82	1630.06	1809.01
79	677.81	852.89	1517.06	1674.93	1779.28	1973.91
80	739.12	929.87	1653.31	1824.69	1938.23	2149.08
81	805.20	1012.63	1799.82	1985.81	2109.08	2338.31
82	877.07	1102.90	1959.86	2162.06	2295.60	2544.84
83	964.61	1213.25	2155.57	2377.78	2525.38	2799.49
84	1052.48	1323.27	2351.29	2594.04	2754.61	3053.59
85	1140.02	1433.63	2547.54	2810.30	2984.39	3308.24

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	<u>2 Year BP</u>	<u>3 Year BP</u>	<u>4 Year BP</u>	<u>5 Year BP</u>	<u>6 Year BP</u>	<u>Lifetime BP</u>
18-50	31.00	42.92	77.31	85.96	96.24	114.08
51	32.70	45.30	82.18	91.37	102.18	121.11
52	34.40	47.34	86.50	96.78	108.13	127.59
53	35.76	49.05	90.83	102.72	114.08	134.08
54	37.13	50.41	94.61	107.59	119.48	140.57
55	37.81	51.77	98.94	113.54	125.97	147.60
56	40.19	53.82	104.35	120.56	133.00	155.17
57	42.24	56.54	110.83	128.13	141.65	164.90
58	45.30	60.29	118.40	137.87	151.92	176.25
59	49.05	65.06	126.51	147.06	161.65	188.15
60	53.14	70.17	136.24	156.79	173.55	202.20
61	57.90	75.96	147.06	169.76	187.06	217.34
62	64.03	83.45	160.03	183.82	201.66	233.56
63	71.19	91.28	174.09	199.50	218.42	251.94
64	79.02	100.48	190.31	216.80	236.80	271.95
65	88.22	111.04	208.15	236.26	256.81	293.57
66	98.44	121.94	227.07	256.81	278.43	317.36
67	109.34	134.20	248.16	280.06	302.76	343.31
68	120.24	146.80	270.33	304.39	328.17	371.43
69	131.48	160.09	293.57	329.80	355.21	400.62
70	144.08	174.05	318.98	357.91	384.40	433.06
71	159.41	191.42	348.18	388.73	417.38	468.74
72	179.50	211.52	382.24	425.49	455.77	510.91
73	203.68	235.36	421.17	466.58	499.02	557.95
74	232.30	261.93	463.34	509.83	544.98	609.31
75	263.63	290.88	510.37	558.49	596.34	666.08
76	298.03	323.24	561.74	612.02	652.56	727.17
77	334.48	358.66	619.04	671.49	714.74	794.21
78	373.99	397.83	682.30	737.45	782.32	866.12
79	416.23	439.39	749.88	807.73	854.23	941.81
80	461.19	484.69	822.87	883.96	932.08	1023.99
81	508.53	532.37	901.26	966.14	1016.42	1112.66
82	557.92	582.78	984.52	1053.73	1107.25	1210.52
83	613.78	641.03	1082.92	1159.15	1218.08	1331.62
84	669.30	699.61	1181.32	1265.12	1328.92	1453.27
85	725.16	757.86	1279.72	1370.55	1439.75	1573.29

Pennsylvania Rating Factors	<u>Tax Qualified Plan</u>	<u>Tax Qualified Plan</u>
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	44.87	55.42	61.36	67.04	70.56	77.04
51	47.31	58.66	64.88	70.83	74.61	81.91
52	50.01	61.91	68.39	75.15	78.94	86.78
53	52.17	64.88	71.91	78.67	83.26	91.37
54	54.07	67.85	75.42	82.72	87.05	95.97
55	56.50	70.83	78.67	86.51	91.37	100.83
56	59.20	74.61	83.26	91.64	97.05	107.05
57	63.26	80.02	89.21	98.40	104.35	115.43
58	68.39	86.51	96.78	106.51	113.27	125.70
59	73.80	93.53	105.16	116.24	123.81	137.60
60	80.29	101.64	114.89	127.33	135.44	150.84
61	87.86	111.11	125.70	139.49	148.68	165.98
62	95.97	121.92	138.14	153.55	163.82	183.01
63	105.16	133.54	151.66	168.42	180.04	201.40
64	114.89	145.98	165.98	184.64	197.34	220.86
65	125.70	160.04	181.93	202.48	216.80	242.76
66	138.41	175.98	200.31	222.75	238.43	267.36
67	153.01	194.64	221.67	246.54	264.11	295.74
68	169.50	215.72	245.19	272.76	291.96	326.83
69	187.07	237.89	270.33	300.88	321.96	360.35
70	207.07	263.03	298.71	332.24	355.21	397.39
71	230.05	291.96	331.15	368.19	393.33	439.83
72	257.08	326.02	369.27	409.82	437.66	488.76
73	288.71	365.22	413.06	458.21	488.76	545.26
74	324.13	409.55	462.26	512.28	545.80	607.70
75	362.78	457.94	515.52	570.40	607.43	675.83
76	404.14	509.30	572.56	633.11	673.66	748.27
77	447.40	563.37	632.57	698.80	743.14	825.05
78	492.00	619.06	694.21	766.93	815.04	904.52
79	537.96	676.91	758.55	837.48	889.66	986.97
80	586.62	738.00	826.67	912.36	969.13	1074.56
81	639.06	803.69	899.93	992.92	1054.56	1169.18
82	696.10	875.33	979.95	1081.05	1147.82	1272.44
83	765.57	962.92	1077.81	1188.91	1262.71	1399.77
84	835.32	1050.23	1175.67	1297.04	1377.33	1526.82
85	904.79	1137.82	1273.79	1405.18	1492.22	1654.15

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	<u>2 Year BP</u>	<u>3 Year BP</u>	<u>4 Year BP</u>	<u>5 Year BP</u>	<u>6 Year BP</u>	<u>Lifetime BP</u>
18-50	24.60	34.06	38.66	42.98	48.12	57.04
51	25.95	35.95	41.09	45.69	51.09	60.55
52	27.30	37.58	43.25	48.39	54.07	63.80
53	28.38	38.93	45.42	51.36	57.04	67.04
54	29.47	40.01	47.31	53.80	59.74	70.29
55	30.01	41.09	49.47	56.77	62.99	73.80
56	31.90	42.71	52.17	60.28	66.50	77.58
57	33.52	44.87	55.42	64.07	70.83	82.45
58	35.95	47.85	59.20	68.93	75.96	88.13
59	38.93	51.63	63.26	73.53	80.83	94.07
60	42.17	55.69	68.12	78.40	86.78	101.10
61	45.96	60.28	73.53	84.88	93.53	108.67
62	50.82	66.23	80.02	91.91	100.83	116.78
63	56.50	72.45	87.05	99.75	109.21	125.97
64	62.72	79.75	95.16	108.40	118.40	135.98
65	70.02	88.13	104.08	118.13	128.41	146.79
66	78.13	96.78	113.54	128.41	139.22	158.68
67	86.78	106.51	124.08	140.03	151.38	171.66
68	95.43	116.51	135.17	152.20	164.09	185.72
69	104.35	127.06	146.79	164.90	177.61	200.31
70	114.35	138.14	159.49	178.96	192.20	216.53
71	126.51	151.93	174.09	194.37	208.69	234.38
72	142.46	167.87	191.12	212.75	227.89	255.46
73	161.66	186.80	210.59	233.29	249.51	278.98
74	184.37	207.88	231.67	254.92	272.49	304.66
75	209.24	230.86	255.19	279.25	298.17	333.05
76	236.54	256.54	280.87	306.01	326.29	363.59
77	265.46	284.66	309.53	335.75	357.38	397.11
78	296.82	315.75	341.16	368.73	391.17	433.07
79	330.34	348.73	374.95	403.87	427.12	470.91
80	366.03	384.68	411.44	441.99	466.05	512.01
81	403.60	422.53	450.64	483.08	508.22	556.34
82	442.80	462.53	492.27	526.87	553.64	605.27
83	487.13	508.76	541.47	579.59	609.05	665.82
84	531.20	555.26	590.67	632.57	664.47	726.65
85	575.53	601.48	639.87	685.29	719.89	786.66

Pennsylvania Rating Factors	<u>Tax Qualified Plan</u>	<u>Tax Qualified Plan</u>
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Current Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Base Policy Generic Single Life Premium Rates Per Unit

Issue Age	Base Policy Benefit Period					
	2 Year BP	3 Year BP	4 Year BP	5 Year BP	6 Year BP	Lifetime BP
18-50	56.54	69.83	122.73	134.08	141.11	154.09
51	59.61	73.91	129.76	141.65	149.22	163.82
52	63.01	78.00	136.78	150.30	157.87	173.55
53	65.74	81.75	143.81	157.33	166.52	182.74
54	68.12	85.49	150.84	165.44	174.09	191.93
55	71.19	89.24	157.33	173.01	182.74	201.66
56	74.59	94.01	166.52	183.28	194.09	214.10
57	79.70	100.82	178.41	196.80	208.69	230.86
58	86.17	109.00	193.55	213.02	226.53	251.40
59	92.99	117.85	210.31	232.48	247.62	275.19
60	101.16	128.07	229.78	254.65	270.87	301.68
61	110.70	139.99	251.40	278.98	297.36	331.96
62	120.92	153.62	276.27	307.09	327.63	366.02
63	132.50	168.26	303.30	336.82	360.07	402.78
64	144.76	183.93	331.96	369.26	394.67	441.71
65	158.38	201.64	363.86	404.95	433.60	485.50
66	174.39	221.74	400.62	445.50	476.85	534.70
67	192.79	245.24	443.33	493.07	528.22	591.47
68	213.56	271.81	490.37	545.52	583.90	653.65
69	235.70	299.74	540.65	601.74	643.91	720.69
70	260.91	331.41	597.42	664.46	710.41	794.76
71	289.86	367.86	662.30	736.37	786.65	879.64
72	323.92	410.78	738.53	819.63	875.31	977.50
73	363.77	460.16	826.11	916.40	977.50	1090.49
74	408.39	516.02	924.51	1024.53	1091.57	1215.38
75	457.10	576.99	1031.02	1140.77	1214.84	1351.63
76	509.21	641.71	1145.10	1266.20	1347.30	1496.52
77	563.71	709.83	1265.12	1397.58	1486.25	1650.06
78	619.91	780.00	1388.39	1533.82	1630.06	1809.01
79	677.81	852.89	1517.06	1674.93	1779.28	1973.91
80	739.12	929.87	1653.31	1824.69	1938.23	2149.08
81	805.20	1012.63	1799.82	1985.81	2109.08	2338.31
82	877.07	1102.90	1959.86	2162.06	2295.60	2544.84
83	964.61	1213.25	2155.57	2377.78	2525.38	2799.49
84	1052.48	1323.27	2351.29	2594.04	2754.61	3053.59
85	1140.02	1433.63	2547.54	2810.30	2984.39	3308.24

Pennsylvania Rating Factors	Tax Qualified Plan	Tax Qualified Plan
	1.14	1.17

Elimination Period Factors:	0 Day	20 Day	90 Day	180 Day	360 Day
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Home Health Care Rider Generic Single Life Premium Rates Per Unit

Issue Age	<i>Rider BP May Not Exceed Base Policy BP</i>					
	<u>2 Year BP</u>	<u>3 Year BP</u>	<u>4 Year BP</u>	<u>5 Year BP</u>	<u>6 Year BP</u>	<u>Lifetime BP</u>
18-50	31.00	42.92	77.31	85.96	96.24	114.08
51	32.70	45.30	82.18	91.37	102.18	121.11
52	34.40	47.34	86.50	96.78	108.13	127.59
53	35.76	49.05	90.83	102.72	114.08	134.08
54	37.13	50.41	94.61	107.59	119.48	140.57
55	37.81	51.77	98.94	113.54	125.97	147.60
56	40.19	53.82	104.35	120.56	133.00	155.17
57	42.24	56.54	110.83	128.13	141.65	164.90
58	45.30	60.29	118.40	137.87	151.92	176.25
59	49.05	65.06	126.51	147.06	161.65	188.15
60	53.14	70.17	136.24	156.79	173.55	202.20
61	57.90	75.96	147.06	169.76	187.06	217.34
62	64.03	83.45	160.03	183.82	201.66	233.56
63	71.19	91.28	174.09	199.50	218.42	251.94
64	79.02	100.48	190.31	216.80	236.80	271.95
65	88.22	111.04	208.15	236.26	256.81	293.57
66	98.44	121.94	227.07	256.81	278.43	317.36
67	109.34	134.20	248.16	280.06	302.76	343.31
68	120.24	146.80	270.33	304.39	328.17	371.43
69	131.48	160.09	293.57	329.80	355.21	400.62
70	144.08	174.05	318.98	357.91	384.40	433.06
71	159.41	191.42	348.18	388.73	417.38	468.74
72	179.50	211.52	382.24	425.49	455.77	510.91
73	203.68	235.36	421.17	466.58	499.02	557.95
74	232.30	261.93	463.34	509.83	544.98	609.31
75	263.63	290.88	510.37	558.49	596.34	666.08
76	298.03	323.24	561.74	612.02	652.56	727.17
77	334.48	358.66	619.04	671.49	714.74	794.21
78	373.99	397.83	682.30	737.45	782.32	866.12
79	416.23	439.39	749.88	807.73	854.23	941.81
80	461.19	484.69	822.87	883.96	932.08	1023.99
81	508.53	532.37	901.26	966.14	1016.42	1112.66
82	557.92	582.78	984.52	1053.73	1107.25	1210.52
83	613.78	641.03	1082.92	1159.15	1218.08	1331.62
84	669.30	699.61	1181.32	1265.12	1328.92	1453.27
85	725.16	757.86	1279.72	1370.55	1439.75	1573.29

Pennsylvania Rating Factors	<u>Tax Qualified Plan</u>	<u>Tax Qualified Plan</u>
	1.14	1.17

Elimination Period Factors:	<u>0 Day</u>	<u>20 Day</u>	<u>90 Day</u>	<u>180 Day</u>	<u>360 Day</u>
	1.25	1.15	1.00	0.90	0.80

Modal Factors		
Premium Mode	Direct	Credit Card
Annual	1.0000	1.0000
Semi-Annual	0.5200	0.5160
Quarterly	0.2650	0.2580
Monthly	0.0900	0.0860
Monthly PAC	0.0850	N/A

Unit Definition	
Risk Class	DB per Unit
Ultra Preferred	\$11
Preferred - AAA	\$10
AA	\$8
A	\$7
Special	\$6

- * Individual Policies: 20% Marital Discount or 10% Caregiver Discount available.
- * Joint Policies: 50% Marital Discount applied to lower premium.
- * The above premiums do not include one-time policy fee of \$25.

American Progressive Life & Health Insurance Company of New York
PRNHOQ (10/00) PA (Tax Qualified) & PRNHO (10/00) PA (Non-Tax Qualified)
Stand-Alone Nursing Home Product
Requested Gross Annual Premiums

Rider Rates per \$1 Annual Premium

Issue Age	Couples Benefit Rider(1)	Nonforfeiture Benefit Rider(2)	Inflation Protection Riders	
			5% Simple(3)	5% Compound(4)
18-50	0.300	0.25	0.70	1.30
51	0.295	0.25	0.69	1.26
52	0.290	0.25	0.68	1.22
53	0.285	0.25	0.67	1.18
54	0.280	0.25	0.66	1.14
55	0.275	0.25	0.65	1.10
56	0.270	0.25	0.64	1.06
57	0.265	0.25	0.63	1.02
58	0.260	0.25	0.62	0.98
59	0.255	0.25	0.61	0.94
60	0.250	0.25	0.60	0.90
61	0.245	0.25	0.59	0.86
62	0.240	0.25	0.58	0.84
63	0.235	0.25	0.57	0.82
64	0.230	0.25	0.56	0.80
65	0.225	0.25	0.55	0.78
66	0.220	0.25	0.54	0.76
67	0.215	0.25	0.53	0.74
68	0.210	0.25	0.52	0.72
69	0.205	0.25	0.51	0.70
70	0.200	0.25	0.50	0.68
71	0.195	0.25	0.49	0.66
72	0.190	0.25	0.48	0.64
73	0.185	0.25	0.47	0.62
74	0.180	0.25	0.46	0.60
75	0.175	0.25	0.45	0.58
76	0.170	0.25	0.44	0.56
77	0.165	0.25	0.43	0.54
78	0.160	0.25	0.42	0.52
79	0.155	0.25	0.41	0.50
80	0.150	0.25	0.40	0.48
81	0.145	0.25	0.39	0.46
82	0.140	0.25	0.38	0.44
83	0.135	0.25	0.36	0.42
84	0.130	0.25	0.34	0.40
85	0.125	0.25	0.32	0.38

- (1) Couples Benefit Rider PRCBR (10/00)
- (2) Nonforfeiture Benefit Rider PRNHNFB (10/00)
- (3) 5% Simple Inflation rider PRSIR5 (10/00)
- (4) Compound Inflation Rider PRCIR (10/00)

American Progressive Life & Health Insurance Company of New York
PRNHOQ (4/02) PA (Tax Qualified) & PRNHO (4/02) PA (Non-Tax Qualified)

Area Factors for Nursing Home/HHC Rider

States:	<u>Base Policy Area Factors</u>	<u>Base Policy Area Factors</u>
All Other	1.00	1.00
California	1.00	1.25
Iowa	1.10	1
Kansas	1.10	1
Kentucky	1.05	1.05
Minnesota	1.10	1
Missouri	1.10	1
Nebraska	1.10	1
North Dakota	1.25	1
Oklahoma	1.05	1
South Dakota	1.10	1
Zip Codes:		
330-334, 340	1.00	1.25
770-775	1.00	1.15

SERFF Tracking #:	UNAM-132536939	State Tracking #:	UNAM-132536939	Company Tracking #:	PR LTC 2020 PA
<hr/>					
State:	Pennsylvania		Filing Company:	American Progressive Life and Health Insurance Company of New York	
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other				
Product Name:	Long Term Care				
Project Name/Number:	PR LTC 2020 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC				

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_PR_CvrLtr_RS_20200922.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	PLEASE SEE ACTUARIAL MEMORANDUM
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_PR_AM_RS_20200922.pdf PA_PR_Supplement Attachments_20200922.xlsx PA_PR_Supplement_20200922.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	1 - PR - Authorization to File - 2020.PDF
Item Status:	
Status Date:	
Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	

State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York
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TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long Term Care

Project Name/Number: PR LTC 2020 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC

Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	SEE ACTUARIAL MEMORANDUM
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Claims Administration Document
Comments:	
Attachment(s):	NASSAU RE CLAIMS ADMINISTRATION.pdf
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other		
Product Name:	Long Term Care		
Project Name/Number:	PR LTC 2020 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC		

Satisfied - Item:	Sample Policyholder Notification Letter
Comments:	
Attachment(s):	NTX Draft Notice Letter and Endorsements.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	UNAM-132536939	State Tracking #:	UNAM-132536939	Company Tracking #:	PR LTC 2020 PA
State:	Pennsylvania	Filing Company:	American Progressive Life and Health Insurance Company of New York		
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.003 Other				
Product Name:	Long Term Care				
Project Name/Number:	PR LTC 2020 PA/HHC 1/98, PRNHO, PRNHOQ, QHHC				

Attachment PA_PR_Supplement Attachments_20200922.xlsx is not a PDF document and cannot be reproduced here.



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September 22, 2020

Honorable Jessica Altman
Insurance Commissioner
Pennsylvania Insurance Department (Department)

RE: American Progressive Life & Health Insurance Company of New York (American Progressive)
Company NAIC # 80624

American Progressive Policy Forms:

Comprehensive Long-Term Care
Comprehensive Long-Term Care
Home Health Care Only
Home Health Care Only

PRNHO, et al.
PRNHOQ, et al.
HHC 1/98, et al.
QHHC, et al.

Dear Commissioner Altman:

These forms are existing individual policy forms providing nursing home and home health care coverage. Policies on these forms were issued in Pennsylvania during the time periods shown in the following table. These forms are no longer being marketed in any state.

Policy Form	For Policies In Force at 12/31/2011	
	Issue Start Date	Issue End Date
PRNHO, et al.	April 15, 2002	December 24, 2003
PRNHOQ, et al.	May 1, 2002	January 15, 2005
HHC 1/98, et al.	December 7, 2001	June 22, 2002
QHHC, et al.	August 12, 2002	October 7, 2002

The company analyzed nationwide experience by benefit period (BP) cohort to better align the rate increase with the adverse experience. The company is requesting an amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00 when historical incurred claims are capped at the expected level. Benefit periods of three years or less are defined as those that do not exceed three years or \$250,000. Based on nationwide experience restated to this state's rate history (as stated below), the company is requesting the increases shown in the following table:

Cohort	Requested Rate Increase
BP three years or less	26%
BP over three years	100%

The company has been actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. Although a larger rate increase is currently supportable based on minimum loss ratio and rate stability regulation, American Progressive is requesting an average 63% rate increase at this time. The primary reason this business is in need of a premium rate increase is emerging experience running more adversely than expected in pricing.

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to Nassau Life Insurance Company of Texas and its affiliates. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.



As noted in the attached actuarial memorandum, seven increases have been approved and implemented on the above-listed policy forms and associated riders.

1. A 15% increase was approved in November 2012 and implemented beginning February 2013.
2. A 15% increase was approved in April 2014 and implemented beginning June 2014.
3. A 15% increase was approved in May 2015 and implemented beginning July 2015.
4. A 12% increase was approved in July 2016 and implemented beginning September 2016.
5. A 15% increase was approved in June 2017 and implemented beginning September 2017.
6. A 15% increase was approved in May 2018 and implemented beginning September 2018.
7. The following increase was approved in August 2019 and implemented beginning February 2020.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	10%
Rate Stability (on or after 9/16/2002)	20%

No policyholder received more than one increase in a 12-month period.

The company will offer insureds affected by the premium increase the option of reducing their policy daily benefit to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will also offer a contingent non-forfeiture option to all insureds regardless of issue date even if the rate increase is not considered substantial.

As a majority of policyholders will be eligible for contingent benefit upon lapse with the requested rate increase, enclosed is a plan, subject to the Department's approval, for improved administration and claims processing to comply with Pennsylvania Code Title 31 Section 89a.118(g)(1).

The following electronic items are included with this submission:

- this cover letter;
- a letter from American Progressive authorizing its administrator, Nassau Life Insurance Company of Texas, to submit this filing on their behalf;
- an actuarial memorandum;
- a supplement to the actuarial memorandum;
- sample policyholder rate increase notification letter*;
- a Claims and Administration Processing plan, as provided by American Progressive;
- rate schedules prepared by American Progressive; and
- an Excel workbook containing all numerical data.

*In the future, slight variations in form number and/or letter language may occur that do not materially change the information being provided to the policyholder. It is our understanding that such variations do not need to be filed with the state of Pennsylvania.

No filing fee is required for this submission.



The contact person for this filing is:

Carmen Boyd
Assistant Vice President – Actuarial
Nassau Life Insurance Company of Texas, as Administrator for American Progressive
1064 Greenwood Boulevard
Suite 260
Lake Mary, FL 32746
(407) 547-3335
cboyd@nsre.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads 'Amy Pahl'.

Amy Pahl, FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

ABP/sks

Enclosures

American Progressive Life & Health Insurance Company of New York
Address: 1064 Greenwood Boulevard, Lake Mary, FL 32746

Actuarial Memorandum
September 22, 2020

Product

Comprehensive Long-Term Care
Comprehensive Long-Term Care
Home Health Care Only
Home Health Care Only

Number

PRNHO, et al.
PRNHOQ, et al.
HHC 1/98, et al.
QHHC, et al.

These policy forms were issued in Pennsylvania by American Progressive Life & Health Insurance Company of New York (American Progressive) from December 7, 2001 through January 15, 2005 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase, as shown in section 17, on the above-listed products meets the minimum requirements of your jurisdiction and demonstrating compliance with its loss ratio and rate stability regulations. It may not be suitable for other purposes.

2. Description of Benefits

These are individually underwritten policy forms providing benefits for nursing home and home health care to insureds meeting certain benefit eligibility requirements. Specific benefits vary by form.

3. Renewability

The above-listed policy forms are guaranteed renewable for life.

4. Applicability

This filing is applicable to in-force policies only. The above-listed policy forms are no longer being sold in the market. The premium change will apply to the base forms and all riders associated with the base forms. The premium change will apply to any guaranteed purchase option elections that have occurred to date. The rate increase also applies to the rate schedule for future guaranteed purchase options.

5. Actuarial Assumptions

a. Morbidity. The morbidity assumption was developed by creating claim costs from the Milliman 2017 *Long-Term Care Guidelines (Guidelines)* for each policy form or group of policy forms with similar plan designs. The claim costs, reflecting a salvage factor adjustment, were then used to project the December 31, 2019 in force. The projected incurred claims were compared to actual experience and adjusted based on this comparison. This scalar adjustment was made to reflect actual recent historical experience relative to the *Guidelines'* estimate.

b. Persistency. The mortality assumption for these policy forms is 100% of the 1994 Group Annuitant Mortality Table (GAM) without selection or improvement.

A benefit exhaustion rate assumption varying by attained age and benefit period, as shown in Appendix A to the memorandum, is applied to policies with non-lifetime benefit periods additively in conjunction with the lapse assumption.

An ultimate base lapse rate of 1.25% is used to project future experience for durations eight and later. This assumption was selected based on the results of a termination study that analyzed experience for the most recent eight years, and the associated credibility.

c. Policyholder Behavior Due to the Rate Increase. In the year of the rate increase notification to policyholders, an additional average 3.3% of in-force policyholders are assumed to lapse. An additional portion of policyholders is assumed to elect to reduce benefits resulting in an average 6.3% reduction in premiums and benefits. We assume an average 2.5% increase in morbidity due

Actuarial Memorandum
September 22, 2020

to adverse selection from the rate increase.

- d. Interest Rate. Historical values are accumulated with interest using an estimate for the historical earnings rates. This rate was approximated by starting with the original pricing earnings rate and grading down to the current earnings rate using the pattern of changes in the maximum valuation interest rate. Future values are discounted using the pre-tax net investment earnings rates under the level interest scenario from the company's year-end 2019 cash flow testing projections which range from 3.82% to 5.19%. This is believed to be a representative long-term expected investment earnings rate for this business. The maximum valuation interest rate is used to demonstrate compliance with the 58%/85% test required by rate stability regulation, as described in section 18 below.
- e. Expenses. Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate, except that commissions will not be paid on the increased premium.

The above assumptions are based on the experience of American Progressive, industry experience, and judgment. These assumptions are based on the nationwide experience of the particular policy forms in this filing and other similar policy forms where appropriate. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions described above reflect an estimate for the most likely outcome and do not include a margin for moderately adverse conditions.

In establishing the assumptions described in this section, the policy design, underwriting, and claims adjudication practices for the above-listed policies were taken into consideration. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing.

The company is not currently marketing any other long-term care products. As a result, the requirement to reflect any assumptions that deviate from those used for pricing other policies currently available for sale is not applicable.

6. Marketing Method

The above-listed policy forms were marketed through independent agents and brokers.

7. Underwriting Description

These policies were individually underwritten with selective use of underwriting tools, which may have included the application, attending physician's statement, telephone interview, and face-to-face assessment. Each of the forms may have utilized various underwriting classes.

8. Premiums

Premiums are unisex and payable for life. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit increase option, premium mode, area, underwriting class, marital status, elimination period, maximum benefit, and optional coverages chosen. Two policy forms and riders other than for inflation protection and benefit increases account for approximately 1% of total premium and have been excluded from the projected values.

9. Issue Age Range

Issue ages of in-force policyholders range from 39 to 83.

10. Area Factors

Area factors may have been used in pricing for the above-listed policy forms. It is assumed that the originally filed area factors remain appropriate.

Actuarial Memorandum
September 22, 2020

11. Premium Modalization

The following table provides nationwide percent distributions (based on the in-force count as of December 31, 2019) by premium payment mode:

Premium Mode	Percent Distribution
Annual	39%
Semi-Annual	7
Quarterly	11
Monthly	43

12. Reserves

Active life reserves have not been used in this rate increase analysis, except as described in the Supplement to the Actuarial Memorandum. Claim reserves as of December 31, 2019 have been discounted to the actual or assumed date of incurral for each respective claim and included in the historical incurred claims. Incurred but not reported reserve balances as of December 31, 2019 have been allocated to a calendar year of incurral.

13. Trend Assumptions

An explicit medical cost trend is not included in the projections.

14. Actual to Expected Experience

Exhibit I provides a comparison of actual and projected nationwide experience of American Progressive, across the above-listed forms and similar nationwide forms, using current assumptions to that expected using original pricing assumptions. Values in Exhibit I are shown before and after the requested rate increase. Included are calendar year earned premiums restated to reflect the Pennsylvania rate level, incurred claims, end of year lives, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios.

Exhibit II provides A:E lifetime loss ratios by benefit period (three years or less versus more than three years), which are subsets of the actual and expected nationwide experience underlying Exhibit I. The experience for Exhibit II is provided for each rate increase cohort, described in section 17:

- a. Benefit period three years or less
- b. Benefit period over three years

Actual experience is provided from inception through 2019 and then projected on a seriatim basis for 40 years using the current assumptions described above in section 5. The actual and projected experience is based on nationwide premiums restated to reflect prior rate increases filed for use between 2013 and 2019 in Pennsylvania, which average 165%. The after increase projected experience reflects the requested increase described in section 17 applied on a seriatim basis.

Expected experience was developed by projecting the policies in force as of December 31, 2011 back to the year of issue using assumptions developed from actual experience. This proxy for the mix of business sold was then projected forward using the original pricing assumptions for each policy form or, if not available, the original pricing assumptions from another form that was issued during a similar era.

Exhibit III provides the original pricing assumptions which underlie the expected experience described above.

American Progressive Life & Health Insurance Company of New York
Address: 1064 Greenwood Boulevard, Lake Mary, FL 32746

Actuarial Memorandum
September 22, 2020

15. History of Previous Rate Revisions

In Pennsylvania, there has been a cumulative rate increase of 165% implemented on these forms. These increases were implemented from 2013 through 2020.

Nationwide, there has been an average cumulative increase of 146% implemented on the above-listed forms and similar forms issued by American Progressive. These increases were filed by state departments of insurance from 1981 through May 2020.

16. Analysis Performed to Consider a Rate Increase

Exhibit I demonstrates that experience has been more adverse from that expected in original pricing as the A:E loss ratio exceeds 1.0. This deterioration is due to emerging experience running more adversely than expected in pricing.

For the business subject to rate stability regulation, an analysis of the aggregate-level projected loss ratio compared to that assumed at the time of original pricing revealed that experience has unfolded more than moderately adverse and crossed the original pricing threshold for which the company could consider a rate increase. At the time rate stability went into effect, American Progressive management determined a rate schedule increase would be considered if experience exhibited a 10% increase in the lifetime loss ratio. As shown in Exhibit I, the aggregate-level actual-to-expected ratio of lifetime loss ratio exceeds 1.10.

17. Requested Rate Increase

The company analyzed nationwide experience by benefit period (BP) cohort to better align the rate increase with the adverse experience. The company is requesting an amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00 when historical incurred claims are capped at the expected level. Benefit periods of three years or less are defined as those that do not exceed three years or \$250,000. Based on nationwide experience restated to this state's rate history (as stated below), the company is requesting the increases shown in the following table:

Cohort	Requested Rate Increase
BP three years or less	26%
BP over three years	100%

The company has been actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. Although a larger rate increase is currently supportable based on minimum loss ratio and rate stability regulation, American Progressive is requesting an average 63% rate increase at this time. The primary reason this business is in need of a premium rate increase is emerging experience running more adversely than expected in pricing.

Seven increases have been approved and implemented on the above-listed policy forms and associated riders.

1. A 15% increase was approved in November 2012 and implemented beginning February 2013.
2. A 15% increase was approved in April 2014 and implemented beginning June 2014.
3. A 15% increase was approved in May 2015 and implemented beginning July 2015.
4. A 12% increase was approved in July 2016 and implemented beginning September 2016.
5. A 15% increase was approved in June 2017 and implemented beginning September 2017.
6. A 15% increase was approved in May 2018 and implemented beginning September 2018.
7. The following increase was approved in August 2019 and implemented beginning February 2020.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	10%
Rate Stability (on or after 9/16/2002)	20%

American Progressive Life & Health Insurance Company of New York
Address: 1064 Greenwood Boulevard, Lake Mary, FL 32746

Actuarial Memorandum
September 22, 2020

No policyholder received more than one increase in a 12-month period.

The requested increase described above is not sufficient to prevent future rate action; however, if a cumulative increase needed to consider rates stable were to be approved, company management has indicated that no future premium rate increases would be anticipated unless experience is more than moderately adverse. Moderately adverse conditions are defined as a 20% increase in the future loss ratio. This is equivalent to a 5% increase in the lifetime loss ratio due to any combination of deterioration in the experience from that expected using the current assumptions.

18. Demonstration of Satisfaction of Loss Ratio Requirements

Projected experience assuming the requested rate increase is implemented is shown in Exhibits I and II. As shown in Exhibits I and II, the anticipated lifetime loss ratio with the requested rate increase exceeds the 60% minimum required by loss ratio regulation where premiums have been restated to reflect the Pennsylvania rate level.

Exhibit IV provides a demonstration that the requested rate increase meets an alternative 58%/85% test as defined in Pennsylvania Code Title 31 Section 89a.118(g)(2) where the calculation uses the greater of the original anticipated lifetime loss ratio (65%) or 58% when the majority of policies are eligible for contingent benefit upon lapse (CBUL). This exhibit shows that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times 65%,
2. 85% of the accumulated value of prior premium rate schedule increases in Pennsylvania,
3. Present value of future projected initial earned premium times 65%, and
4. 85% of the present value of future projected premium at the Pennsylvania rate level in excess of the projected initial earned premium.

The future projected incurred claims were increased by 20% from the current assumptions described in section 5 to reflect assumptions that include moderately adverse conditions. Historical values are accumulated in Exhibit IV at the average maximum valuation interest rate for contract reserves over the issue period, which is 4.5%. Future values are discounted in Exhibit IV at the maximum valuation interest rate for contract reserves applicable for the year of issue. The values shown in Exhibit IV do not tie to those in Exhibit I because of differences in the interest rates used to accumulate and discount the values.

Current rate tables are enclosed with this memorandum. Additionally, corresponding rate tables reflecting the requested increases are enclosed with this memorandum. As the company is not currently issuing new business, the required statement per Pennsylvania Code Title 31 Section 89a.118 that the renewal premium rate schedules are not greater than new business premium rate schedules is not applicable.

19. Pennsylvania Average Annual Premium
(Annualized Premium Based on 2019 In-force)

Cohort	Before Increase	After Increase
BP three years or less	\$2,831	\$3,567
BP over three years	3,412	6,824

These values assume all previously filed premium increases have been implemented.

20. Proposed Effective Date

The rate increase will apply to policies on the next premium billing date on or after the effective date of the rate increase, following a 60-day policyholder notification period after approval, but no sooner than 12 months after the prior rate increase was effective.

American Progressive Life & Health Insurance Company of New York
Address: 1064 Greenwood Boulevard, Lake Mary, FL 32746

Actuarial Memorandum
September 22, 2020

21. Nationwide Distribution of Business as of December 31, 2019 (based on in-force insured count)

By Issue Age:

Issue Ages	Percent Distribution
<45	2%
45-49	3
50-54	6
55-59	13
60-64	21
65-69	28
70-74	19
75-79	7
80+	1

By Elimination Period:

Elimination Period	Percent Distribution
0-Day	48%
20-Day	14
30-Day	<1
60-Day	7
90-Day	20
100-Day	11
180-Day	<1

By Benefit Period:

Benefit Period	Percent Distribution
1-Year	3%
2-Year	5
3-Year	19
4-Year	2
5-Year	3
6-Year	1
Lifetime	24
\$50,000	1
\$75,000	1
\$80,000	1
\$100,000	1
\$150,000	3
\$250,000	6
\$1,000,000	30

By Inflation Protection Option:

Inflation Option	Percent Distribution
None	12%
Simple for Life 3%	2
Simple for Life 5%	4
Compound for Life 5%	28
Guaranteed Purchase Option	54

American Progressive Life & Health Insurance Company of New York
Address: 1064 Greenwood Boulevard, Lake Mary, FL 32746

Actuarial Memorandum
September 22, 2020

By Coverage Type:

Coverage Type	Percent Distribution
Comprehensive	42%
Nursing Home Only	3
Home Health Care Only	55

22. Number of Insureds and Annualized Premium

Based on American Progressive's in-force count as of December 31, 2019, the number of insureds and annualized premium that will be affected by this increase in this jurisdiction and nationwide are:

Jurisdiction	Number of Insureds	Annualized Premium^[1]
Pennsylvania	73	\$225,823
Subject to Loss Ratio Regulation	20	53,236
BP three years or less	12	32,857
BP over three years	8	20,378
Subject to Rate Stability Regulation	53	172,587
BP three years or less	28	80,376
BP over three years	25	92,212
Nationwide	1,031	\$3,781,755
BP three years or less	410	1,329,930
BP over three years	621	2,451,825

[1] Assuming all premium increases previously filed by departments of insurance as of May 31, 2020 in both the state and nationwide have been implemented

American Progressive Life & Health Insurance Company of New York
Address: 1064 Greenwood Boulevard, Lake Mary, FL 32746

Actuarial Memorandum
September 22, 2020

23. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by Nassau Life Insurance Company of Texas, an affiliate company of the business, to prepare this memorandum on behalf of American Progressive and to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 and 18.

I have relied on data and other information provided by the company to develop this memorandum, including but not limited to management's view of when a change to the rate schedule may be considered, the seriatim in-force data, claim data, and the company's long-term earnings rate used in developing the exhibits. I have not audited or independently verified the data provided, but have reviewed it for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of Pennsylvania and the rules of the Department.

In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive and bear reasonable relationship to the benefits, based on the loss ratio standards of this jurisdiction. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.

In forming my opinion, I have used actuarial assumptions and actuarial methods (which gave consideration to policy design, underwriting, and claim adjudication) and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this jurisdiction.

The basis for contract reserves has been previously filed and there is no anticipation of any changes.



Amy Pahl FSA, MAAA
Principal and Consulting Actuary, Milliman, Inc.

Date: September 22, 2020

Exhibit I
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
		A	B	C = B / A	D	E	F	G = F / E		I	J	K = I / J	L	M
		Earned Premium ⁽¹⁾	Incurred Claims	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col G)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.1%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	5.0%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	5.0%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	4.9%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.9%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.7%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.7%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.6%	5.5%
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57	28%	42%	0.65	4.6%	6.5%
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51	24%	41%	0.60	4.5%	6.6%
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79	28%	41%	0.68	4.5%	6.6%
	1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.5%	6.6%
	2000	3,932,736	2,998,146	76%		3,462,131	1,522,888	44%	1.74	40%	42%	0.94	4.4%	6.6%
	2001	4,979,085	3,062,515	62%		4,507,414	1,973,354	44%	1.40	43%	43%	1.05	4.4%	6.5%
	2002	5,880,873	5,608,536	95%		5,335,626	2,334,014	44%	2.18	56%	43%	1.30	4.3%	6.5%
	2003	6,592,555	4,785,328	73%		5,958,007	2,551,779	43%	1.69	59%	43%	1.37	4.2%	6.5%
	2004	6,427,301	7,702,130	120%		5,603,022	2,531,331	45%	2.65	68%	43%	1.57	4.2%	6.5%
	2005	5,982,078	5,915,472	99%		4,977,763	2,489,022	50%	1.98	72%	44%	1.62	4.1%	6.5%
	2006	5,553,400	5,831,421	105%		4,448,332	2,449,380	55%	1.91	75%	45%	1.66	4.1%	6.4%
	2007	5,266,652	6,102,921	116%		3,993,643	2,402,832	60%	1.93	78%	46%	1.69	4.1%	6.4%
Projected Future Experience (40 Years)	2008	4,969,690	8,628,050	174%		3,583,748	2,343,350	65%	2.66	84%	47%	1.78	4.1%	6.4%
	2009	4,564,276	13,215,724	290%		3,217,801	2,277,020	71%	4.09	96%	48%	1.98	4.1%	6.4%
	2010	4,226,554	8,419,836	199%		2,874,277	2,203,786	77%	2.60	101%	49%	2.04	4.1%	6.4%
	2011	3,694,553	10,180,518	276%		2,564,985	2,130,428	83%	3.32	107%	50%	2.13	4.1%	6.3%
	2012	3,602,368	6,054,169	168%		2,281,143	2,055,140	90%	1.87	109%	51%	2.13	4.1%	6.3%
	2013	3,688,754	7,603,944	206%		2,018,435	1,978,104	98%	2.10	113%	52%	2.16	4.1%	6.3%
	2014	3,762,176	7,491,620	199%		1,780,037	1,900,640	107%	1.86	115%	53%	2.18	4.1%	6.2%
	2015	3,757,799	4,946,322	132%		1,564,572	1,823,836	117%	1.13	116%	54%	2.15	4.2%	6.2%
	2016	3,788,700	8,687,748	229%		1,370,672	1,749,713	128%	1.80	119%	55%	2.18	4.3%	6.1%
	2017	3,791,372	4,699,735	124%		1,196,924	1,678,452	140%	0.88	119%	55%	2.15	4.4%	6.1%
	2018	3,579,506	6,087,492	170%		1,041,898	1,610,923	155%	1.10	120%	56%	2.15	4.4%	6.0%
	2019	3,489,413	6,914,430	198%	1,031	904,186	1,546,606	171%	1.16	122%	57%	2.15	4.1%	5.9%
	2020	3,628,806	5,073,133	140%	915	782,369	1,485,914	190%	0.74	122%	57%	2.14	4.2%	5.8%
	2021	3,391,235	4,761,817	140%	815	675,014	1,428,526	212%	0.66	122%	58%	2.12	4.2%	5.8%
	2022	2,985,462	4,477,626	150%	725	580,752	1,374,597	237%	0.63	123%	58%	2.11	4.1%	5.7%
	2023	2,613,228	4,189,350	160%	641	498,280	1,323,774	266%	0.60	123%	59%	2.10	4.1%	5.7%
	2024	2,276,234	3,901,510	171%	565	426,351	1,274,747	299%	0.57	124%	59%	2.09	4.1%	5.6%
	2025	1,973,341	3,624,195	184%	495	363,811	1,227,817	337%	0.54	124%	60%	2.08	4.0%	5.6%
	2026	1,703,186	3,356,830	197%	432	309,583	1,181,350	382%	0.52	125%	60%	2.08	4.0%	5.5%
	2027	1,463,847	3,102,068	212%	376	262,688	1,135,250	432%	0.49	125%	61%	2.07	4.0%	5.5%
	2028	1,253,119	2,863,099	228%	326	222,242	1,089,776	490%	0.47	126%	61%	2.07	4.0%	5.4%
	2029	1,068,678	2,638,366	247%	281	187,436	1,043,613	557%	0.44	126%	61%	2.06	4.0%	5.4%
	2030	908,069	2,430,877	268%	241	157,559	996,634	633%	0.42	127%	62%	2.06	4.0%	5.4%
	2031	768,990	2,239,217	291%	207	131,974	947,552	718%	0.41	127%	62%	2.06	4.0%	5.3%
	2032	649,185	2,059,541	317%	177	110,119	896,017	814%	0.39	128%	62%	2.05	4.0%	5.3%
	2033	546,446	1,893,953	347%	150	91,499	843,155	921%	0.38	128%	62%	2.05	4.0%	5.3%
	2034	458,592	1,741,034	380%	127	75,686	788,815	1042%	0.36	128%	63%	2.05	4.0%	5.2%
	2035	383,778	1,599,401	417%	108	62,300	733,118	1177%	0.35	129%	63%	2.05	4.0%	5.2%
	2036	320,233	1,465,330	458%	91	51,009	675,996	1325%	0.35	129%	63%	2.05	4.0%	5.2%
	2037	266,406	1,337,098	502%	76	41,530	617,849	1487%	0.34	129%	63%	2.05	4.0%	5.1%
	2038	220,980	1,216,995	551%	64	33,605	559,511	1665%	0.33	129%	63%	2.05	4.0%	5.1%
	2039	182,712	1,103,244	604%	53	27,010	502,036	1859%	0.32	130%	63%	2.05	4.0%	5.1%
	2040	150,581	995,317	661%	45	21,557	445,790	2068%	0.32	130%	63%	2.05	4.1%	5.1%
	2041	123,618	893,014	722%	37	17,074	391,616	2294%	0.31	130%	64%	2.05	4.1%	5.1%
	2042	101,076	794,985	787%	31	13,415	339,711	2532%	0.31	130%	64%	2.05	4.1%	5.1%
	2043	82,282	704,068	856%	25	10,451	291,316	2787%	0.31	130%	64%	2.05	4.2%	5.1%
	2044	66,652	621,031	932%	21	8,069	246,777	3058%	0.30	130%	64%	2.05	4.2%	5.1%
	2045	53,714	545,566	1016%	17	6,172	206,254	3341%	0.30	130%	64%	2.05	4.2%	5.1%
	2046	43,036	477,698	1110%	14	4,676	170,047	3637%	0.31	130%	64%	2.05	4.3%	5.1%
	2047	34,279	416,269	1214%	11	3,508	138,029	3935%	0.31	130%	64%	2.05	4.3%	5.1%
	2048	27,122	360,576	1329%	9	2,605	110,519	4242%	0.31	131%	64%	2.05	4.3%	5.1%
	2049	21,307	310,214	1456%	7	1,915	87,227	4554%	0.32	131%	64%	2.05	4.3%	5.2%
	2050	16,614	263,790	1588%	6	1,394	67,850	4867%	0.33	131%	64%	2.05	4.3%	5.2%
	2051	12,852	221,462	1723%	4	1,004	52,078	5185%	0.33	131%	64%	2.05	4.2%	5.2%
	2052	9,651	162,543	1653%	3	717	39,326	5488%	0.34	131%	64%	2.05	4.2%	5.3%
	2053	7,480	148,649	1987%	3	506	29,380	5807%	0.34	131%	64%	2.05	4.2%	5.3%
	2054	5,617	119,796	2133%	2	354	21,744	6149%	0.35	131%	64%	2.05	4.2%	5.4%
	2055	4,175	96,007	2300%	1	245	15,936	6506%	0.35	131%	64%	2.05	4.2%	5.5%
	2056	3,067	75,783	2471%	1	168	11,603	6906%	0.36	131%	64%	2.05	4.2%	5.6%
	2057	2,222	58,746	2644%	1	114	8,314	7289%	0.36	131%	64%	2.05	4.2%	5.6%
	2058	1,586	45,421	2863%	1	77	5,939	7747%	0.37	131%	64%	2.05	4.2%	5.7%
	2059	1,116	34,653	3106%	0	51	4,228	8296%	0.37	131%	64%	2.05	4.2%	5.8%
History		100,320,887	137,206,878	137%		68,286,516	43,899,160	64%	2.13	122%	57%	2.15		
Future		27,830,775	62,440,277	224%	7,102	5,184,889	22,809,529	440%	0.51	200%	368%	0.54		
Lifetime		128,151,662	199,647,155	156%		73,471,405	66,708,690	91%	1.72	131%	64%	2.05		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit I
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of February 1, 2021
All Policy Forms
All Benefit Periods

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
		A	B	C = B / A	D	E	F	G = F / E		I	J	K = I / J	L	M
		Earned Premium ⁽¹⁾	Incurred Claims	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col G)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.1%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	5.0%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	5.0%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	4.9%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.9%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.7%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.7%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.6%	5.5%
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57	28%	42%	0.65	4.6%	6.5%
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51	24%	41%	0.60	4.5%	6.6%
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79	28%	41%	0.68	4.5%	6.6%
	1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.50	26%	42%	0.62	4.5%	6.6%
	2000	3,932,736	2,998,146	76%		3,462,131	1,522,888	44%	1.74	40%	42%	0.94	4.4%	6.6%
	2001	4,979,085	3,062,515	62%		4,507,414	1,973,354	44%	1.40	43%	40%	1.05	4.4%	6.5%
	2002	5,880,873	5,608,536	95%		5,335,626	2,334,014	44%	2.18	56%	43%	1.30	4.3%	6.5%
	2003	6,592,555	4,785,328	73%		5,958,007	2,551,779	43%	1.69	59%	43%	1.37	4.2%	6.5%
	2004	6,427,301	7,702,130	120%		5,603,022	2,531,331	45%	2.65	68%	43%	1.57	4.2%	6.5%
	2005	5,982,078	5,915,472	99%		4,977,763	2,489,022	50%	1.98	72%	44%	1.62	4.1%	6.5%
	2006	5,553,400	5,831,421	105%		4,448,332	2,449,380	55%	1.91	75%	45%	1.66	4.1%	6.4%
	2007	5,266,652	6,102,921	116%		3,993,643	2,402,832	60%	1.93	78%	46%	1.69	4.1%	6.4%
Projected Future Experience (40 Years)	2008	4,969,690	8,628,050	174%		3,583,748	2,343,350	65%	2.66	84%	47%	1.78	4.1%	6.4%
	2009	4,564,276	13,215,724	290%		3,217,801	2,277,020	71%	4.09	96%	48%	1.98	4.1%	6.4%
	2010	4,226,554	8,419,836	199%		2,874,277	2,203,786	77%	2.60	101%	49%	2.04	4.1%	6.4%
	2011	3,694,553	10,180,518	276%		2,564,985	2,130,428	83%	3.32	107%	50%	2.13	4.1%	6.3%
	2012	3,602,368	6,054,169	168%		2,281,143	2,055,140	90%	1.87	109%	51%	2.13	4.1%	6.3%
	2013	3,688,754	7,603,944	206%		2,018,435	1,978,104	98%	2.10	113%	52%	2.16	4.1%	6.3%
	2014	3,762,176	7,491,620	199%		1,780,037	1,900,640	107%	1.86	115%	53%	2.18	4.1%	6.2%
	2015	3,757,799	4,946,322	132%		1,564,572	1,823,836	117%	1.13	116%	54%	2.15	4.2%	6.2%
	2016	3,788,700	8,687,748	229%		1,370,672	1,749,713	128%	1.80	119%	55%	2.18	4.3%	6.1%
	2017	3,791,372	4,699,735	124%		1,196,924	1,678,452	140%	0.88	119%	55%	2.15	4.4%	6.1%
	2018	3,579,506	6,087,492	170%		1,041,898	1,610,923	155%	1.10	120%	56%	2.15	4.4%	6.0%
	2019	3,489,413	6,914,430	198%	1,031	904,186	1,546,606	171%	1.16	122%	57%	2.15	4.1%	5.9%
	2020	3,628,806	5,073,133	140%	915	782,369	1,485,914	190%	0.74	122%	57%	2.14	4.2%	5.8%
	2021	4,022,489	4,689,293	117%	790	675,014	1,428,526	212%	0.55	122%	58%	2.11	4.2%	5.8%
	2022	4,554,188	4,256,529	93%	697	580,752	1,374,597	237%	0.39	121%	58%	2.08	4.1%	5.7%
	2023	3,999,644	3,969,975	99%	617	498,280	1,323,774	266%	0.37	121%	59%	2.06	4.1%	5.7%
	2024	3,487,503	3,689,251	106%	543	426,351	1,274,747	299%	0.35	121%	59%	2.04	4.1%	5.6%
	2025	3,027,033	3,418,593	113%	476	363,811	1,227,817	337%	0.33	121%	60%	2.02	4.0%	5.6%
	2026	2,616,155	3,160,127	121%	416	309,583	1,181,350	382%	0.32	121%	60%	2.01	4.0%	5.5%
	2027	2,251,977	2,914,133	129%	362	262,688	1,135,250	432%	0.30	121%	61%	1.99	4.0%	5.5%
	2028	1,931,163	2,683,659	139%	313	222,242	1,089,776	490%	0.28	121%	61%	1.98	4.0%	5.4%
	2029	1,650,167	2,468,228	150%	270	187,436	1,043,613	557%	0.27	121%	61%	1.98	4.0%	5.4%
	2030	1,405,239	2,269,512	162%	232	157,559	996,634	633%	0.26	121%	62%	1.97	4.0%	5.4%
	2031	1,192,876	2,086,136	175%	199	131,974	947,552	718%	0.24	121%	62%	1.96	4.0%	5.3%
	2032	1,009,668	1,914,946	190%	170	110,119	896,017	814%	0.23	122%	62%	1.96	4.0%	5.3%
	2033	852,256	1,757,447	206%	144	91,499	843,155	921%	0.22	122%	62%	1.95	4.0%	5.3%
	2034	717,327	1,612,280	225%	122	75,686	788,815	1042%	0.22	122%	63%	1.95	4.0%	5.2%
	2035	602,120	1,478,291	246%	103	62,300	733,118	1177%	0.21	122%	63%	1.95	4.0%	5.2%
	2036	503,970	1,351,872	268%	87	51,009	675,896	1325%	0.20	122%	63%	1.94	4.0%	5.2%
	2037	420,557	1,231,396	293%	73	41,530	617,849	1487%	0.20	123%	63%	1.94	4.0%	5.1%
	2038	349,922	1,118,950	320%	61	33,605	559,511	1665%	0.19	123%	63%	1.94	4.0%	5.1%
	2039	290,196	1,012,786	349%	51	27,010	502,036	1859%	0.19	123%	63%	1.94	4.0%	5.1%
	2040	239,871	912,321	380%	43	21,557	445,790	2068%	0.18	123%	63%	1.94	4.1%	5.1%
	2041	197,483	817,387	414%	35	17,074	391,616	2294%	0.18	123%	64%	1.94	4.1%	5.1%
	2042	161,915	726,674	449%	29	13,415	339,711	2532%	0.18	123%	64%	1.94	4.1%	5.1%
	2043	132,160	642,719	486%	24	10,451	291,316	2787%	0.17	123%	64%	1.94	4.2%	5.1%
	2044	107,331	566,159	527%	20	8,069	246,777	3058%	0.17	123%	64%	1.94	4.2%	5.1%
	2045	86,713	496,686	573%	16	6,172	206,254	3341%	0.17	123%	64%	1.94	4.2%	5.1%
	2046	69,646	434,306	624%	13	4,676	170,047	3637%	0.17	124%	64%	1.94	4.3%	5.1%
	2047	55,611	377,920	680%	11	3,508	138,029	3935%	0.17	124%	64%	1.94	4.3%	5.1%
	2048	44,106	326,896	741%	8	2,605	110,519	4242%	0.17	124%	64%	1.94	4.3%	5.1%
	2049	34,732	280,853	809%	7	1,915	87,227	4554%	0.18	124%	64%	1.94	4.3%	5.2%
	2050	27,147	238,527	879%	5	1,394	67,850	4867%	0.18	124%	64%	1.94	4.3%	5.2%
	2051	20,016	200,016	950%	4	1,004	52,079	5185%	0.18	124%	64%	1.94	4.2%	5.2%
	2052	16,175	164,665	1018%	3	717	39,326	5488%	0.19	124%	64%	1.94	4.2%	5.3%
	2053	12,312	133,939	1088%	2	506	29,380	5807%	0.19	124%	64%	1.94	4.2%	5.3%
	2054	9,269	107,822	1163%	2	354	21,744	6149%	0.19	124%	64%	1.94	4.2%	5.4%
	2055	6,908	86,318	1249%	1	245	15,936	6506%	0.19	124%	64%	1.94	4.2%	5.5%
	2056	5,089	68,067	1338%	1	168	11,603	6906%	0.19	124%	64%	1.94	4.2%	5.6%
	2057	3,698	52,712	1425%	1	114	8,314	7289%	0.20	124%	64%	1.94	4.2%	5.6%
	2058	2,648	40,716	1538%	1	77	5,939	7747%	0.20	124%	64%	1.94	4.2%	5.7%
	2059	1,867	31,035	1662%	0	51	4,228	8296%	0.20	124%	64%	1.94	4.2%	5.8%
History		100,320,887	137,206,878	137%		68,286,516	43,899,160	64%	2.13	122%	57%	2.15		
Future		39,748,987	58,862,274	148%	6,869	5,184,889	22,809,529	440%	0.34	135%	368%	0.37		
Lifetime		140,069,874	196,069,152	140%		73,471,405	66,708,690	91%	1.54	124%	64%	1.94		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit IIa
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
Benefit Period Three Years or Less

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
		A Earned Premium ⁽¹⁾	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.1%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	5.0%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	5.0%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	4.9%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.9%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.7%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.7%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.6%	5.5%
	1996	340,938	130,229	38%		208,758	106,175	51%	0.75	30%	43%	0.69	4.6%	6.4%
	1997	841,304	275,371	33%		549,646	242,864	44%	0.74	31%	44%	0.71	4.5%	6.5%
	1998	1,595,133	355,917	22%		814,038	358,266	44%	0.51	28%	44%	0.64	4.5%	6.5%
	1999	1,609,865	523,837	33%		1,026,890	468,487	46%	0.71	29%	44%	0.66	4.5%	6.6%
	2000	1,831,969	647,395	35%		1,372,194	617,896	45%	0.78	30%	44%	0.68	4.4%	6.5%
	2001	2,153,513	1,279,730	59%		1,728,866	749,491	43%	1.37	36%	44%	0.82	4.4%	6.5%
	2002	2,541,263	750,976	30%		2,027,632	843,740	42%	0.71	35%	44%	0.80	4.3%	6.4%
	2003	2,846,017	1,857,070	65%		2,305,203	912,740	40%	1.65	40%	43%	0.92	4.2%	6.4%
	2004	2,814,993	805,742	29%		2,241,437	924,812	41%	0.69	38%	43%	0.89	4.2%	6.4%
	2005	2,594,038	2,229,255	86%		1,973,419	916,701	46%	1.85	43%	43%	1.00	4.1%	6.4%
	2006	2,343,892	2,208,154	94%		1,736,399	904,958	52%	1.81	47%	44%	1.08	4.1%	6.4%
	2007	2,210,214	1,008,597	46%		1,540,057	887,962	58%	0.79	47%	45%	1.05	4.1%	6.3%
Projected Future Experience (40 Years)	2008	2,057,669	2,107,184	102%		1,366,924	864,177	63%	1.62	50%	46%	1.10	4.1%	6.3%
	2009	1,838,610	2,102,586	114%		1,217,536	838,919	69%	1.66	53%	47%	1.15	4.1%	6.3%
	2010	1,682,528	1,183,389	70%		1,082,056	814,051	75%	0.93	54%	47%	1.14	4.1%	6.2%
	2011	1,483,650	1,096,280	74%		961,873	791,143	82%	0.90	55%	48%	1.13	4.1%	6.2%
	2012	1,419,367	1,123,813	79%		853,480	769,732	90%	0.88	55%	49%	1.13	4.1%	6.1%
	2013	1,386,995	1,259,071	91%		755,659	749,948	99%	0.91	56%	50%	1.13	4.1%	6.1%
	2014	1,402,901	1,629,905	116%		667,483	731,426	110%	1.06	58%	51%	1.14	4.1%	6.0%
	2015	1,397,817	933,438	67%		588,173	714,018	121%	0.55	58%	52%	1.12	4.2%	5.9%
	2016	1,367,667	1,632,443	119%		517,042	697,986	135%	0.88	59%	53%	1.13	4.3%	5.9%
	2017	1,401,889	1,497,850	107%		453,414	683,713	151%	0.71	60%	53%	1.14	4.4%	5.8%
	2018	1,336,423	1,615,522	121%		396,636	670,910	169%	0.71	62%	54%	1.14	4.4%	5.7%
	2019	1,293,032	1,278,893	99%	410	346,110	658,702	190%	0.52	62%	55%	1.14	4.1%	5.7%
	2020	1,318,465	1,305,563	99%	360	301,258	647,084	215%	0.46	63%	55%	1.13	4.2%	5.5%
	2021	1,226,530	1,255,911	102%	318	261,517	635,198	243%	0.42	63%	56%	1.13	4.2%	5.5%
	2022	1,072,093	1,212,597	113%	280	226,384	622,948	275%	0.41	64%	57%	1.13	4.1%	5.4%
	2023	931,076	1,165,617	125%	245	195,396	610,318	312%	0.40	65%	57%	1.13	4.1%	5.4%
	2024	803,862	1,110,630	138%	214	168,115	596,296	355%	0.39	65%	58%	1.13	4.1%	5.3%
	2025	689,818	1,051,373	152%	185	144,152	580,733	403%	0.38	66%	58%	1.13	4.0%	5.3%
	2026	588,447	987,152	168%	160	123,148	562,879	457%	0.37	66%	59%	1.13	4.0%	5.3%
	2027	498,973	921,172	185%	137	104,780	543,078	518%	0.36	67%	59%	1.13	4.0%	5.2%
	2028	420,527	856,780	204%	116	88,763	521,774	588%	0.35	67%	60%	1.13	4.0%	5.2%
	2029	352,264	791,499	225%	99	74,833	497,773	665%	0.34	68%	60%	1.13	4.0%	5.2%
	2030	293,294	725,648	247%	83	62,760	471,661	752%	0.33	68%	61%	1.13	4.0%	5.1%
	2031	242,752	659,955	272%	70	52,335	443,263	847%	0.32	69%	61%	1.13	4.0%	5.1%
	2032	199,757	596,697	299%	58	43,374	413,315	953%	0.31	69%	61%	1.13	4.0%	5.1%
	2033	163,476	537,570	329%	48	35,709	382,515	1071%	0.31	69%	62%	1.13	4.0%	5.1%
	2034	133,087	481,893	362%	40	29,189	350,802	1202%	0.30	70%	62%	1.13	4.0%	5.1%
	2035	107,610	429,172	398%	33	23,679	318,725	1346%	0.30	70%	62%	1.13	4.0%	5.0%
	2036	86,919	380,451	438%	27	19,057	286,620	1504%	0.29	70%	62%	1.13	4.0%	5.0%
	2037	69,761	335,676	481%	22	15,209	255,142	1678%	0.29	70%	62%	1.13	4.0%	5.0%
	2038	55,756	295,117	529%	18	12,030	224,577	1867%	0.28	70%	62%	1.13	4.0%	5.0%
	2039	44,387	258,395	582%	14	9,428	195,280	2071%	0.28	70%	63%	1.13	4.0%	5.0%
	2040	35,194	224,451	638%	12	7,317	167,606	2291%	0.28	71%	63%	1.13	4.1%	5.0%
	2041	27,786	194,013	698%	9	5,621	142,022	2527%	0.28	71%	63%	1.13	4.1%	5.0%
	2042	21,848	166,121	760%	8	4,274	118,642	2776%	0.27	71%	63%	1.13	4.1%	5.0%
	2043	17,097	140,949	824%	6	3,214	97,745	3041%	0.27	71%	63%	1.13	4.2%	5.0%
	2044	13,308	118,375	890%	5	2,391	79,306	3317%	0.27	71%	63%	1.13	4.2%	5.0%
	2045	10,299	98,322	955%	4	1,758	63,220	3596%	0.27	71%	63%	1.13	4.2%	5.0%
	2046	7,915	80,901	1022%	3	1,277	49,522	3877%	0.26	71%	63%	1.13	4.3%	5.0%
	2047	6,039	65,583	1086%	2	918	38,104	4153%	0.26	71%	63%	1.13	4.3%	5.0%
	2048	4,569	52,504	1149%	2	651	28,753	4416%	0.26	71%	63%	1.13	4.3%	5.1%
	2049	3,427	41,563	1213%	1	457	21,314	4665%	0.26	71%	63%	1.13	4.3%	5.1%
	2050	2,544	32,615	1282%	1	317	15,438	4873%	0.26	71%	63%	1.13	4.3%	5.1%
	2051	1,869	25,219	1350%	1	217	10,945	5039%	0.27	71%	63%	1.13	4.2%	5.2%
	2052	1,355	18,867	1394%	1	148	7,568	5127%	0.27	71%	63%	1.13	4.2%	5.2%
	2053	969	13,947	1440%	0	99	5,126	5160%	0.28	71%	63%	1.13	4.2%	5.3%
	2054	681	10,102	1483%	0	66	3,406	5137%	0.29	71%	63%	1.13	4.2%	5.4%
	2055	470	7,191	1530%	0	44	2,207	5016%	0.31	71%	63%	1.13	4.2%	5.4%
	2056	317	5,011	1580%	0	29	1,421	4901%	0.32	71%	63%	1.13	4.2%	5.5%
	2057	209	3,366	1612%	0	19	903	4775%	0.34	71%	63%	1.13	4.2%	5.6%
	2058	134	2,206	1647%	0	12	566	4610%	0.36	71%	63%	1.13	4.2%	5.6%
	2059	83	1,401	1678%	0	8	352	4474%	0.38	71%	63%	1.13	4.2%	5.7%
History		42,822,404	29,841,454	70%		27,327,024	17,177,075	63%	1.11	62%	55%	1.14		
Future		9,455,168	16,661,586	176%	2,582	2,019,953	10,014,148	496%	0.36	158%	422%	0.37		
Lifetime		52,277,572	46,503,040	89%		29,346,977	27,191,223	93%	0.96	71%	63%	1.13		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit IIa
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of February 1, 2021
All Policy Forms
Benefit Period Three Years or Less

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A Earned Premium ^[1]	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58	10%	17%	0.58	5.1%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	13%	20%	0.64	5.0%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	15%	27%	0.57	5.0%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	18%	30%	0.59	4.9%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	20%	33%	0.61	4.9%	5.5%
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67	22%	35%	0.63	4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	24%	37%	0.65	4.7%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	26%	39%	0.66	4.7%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	28%	41%	0.68	4.6%	5.5%
	1996	340,938	130,229	38%		208,758	106,175	51%	0.75	30%	43%	0.69	4.6%	6.4%
	1997	841,304	275,371	33%		549,646	242,864	44%	0.74	31%	44%	0.71	4.5%	6.5%
	1998	1,595,133	355,917	22%		814,038	358,266	44%	0.51	28%	44%	0.64	4.5%	6.5%
	1999	1,609,865	523,837	33%		1,026,890	468,487	46%	0.71	29%	44%	0.66	4.5%	6.6%
	2000	1,831,969	647,395	35%		1,372,194	617,896	45%	0.78	30%	44%	0.68	4.4%	6.5%
	2001	2,153,513	1,279,173	59%		1,728,866	749,491	43%	1.37	36%	44%	0.82	4.4%	6.5%
	2002	2,541,263	750,976	30%		2,027,632	843,740	42%	0.71	35%	44%	0.80	4.3%	6.4%
	2003	2,846,017	1,857,070	65%		2,305,203	912,740	40%	1.65	40%	43%	0.92	4.2%	6.4%
	2004	2,814,993	805,742	29%		2,241,437	924,812	41%	0.69	38%	43%	0.89	4.2%	6.4%
	2005	2,594,038	2,229,255	86%		1,973,419	916,701	46%	1.85	43%	43%	1.00	4.1%	6.4%
	2006	2,343,892	2,208,154	94%		1,736,399	904,958	52%	1.81	47%	44%	1.08	4.1%	6.4%
Projected Future Experience (40 Years)	2007	2,210,214	1,008,597	46%		1,540,057	887,962	58%	0.79	47%	45%	1.05	4.1%	6.3%
	2008	2,057,669	2,107,184	102%		1,366,924	864,177	63%	1.62	50%	46%	1.10	4.1%	6.3%
	2009	1,838,610	2,102,586	114%		1,217,536	838,919	69%	1.66	53%	47%	1.15	4.1%	6.3%
	2010	1,682,528	1,183,389	70%		1,082,056	814,051	75%	0.93	54%	47%	1.14	4.1%	6.2%
	2011	1,483,650	1,096,280	74%		961,873	791,143	82%	0.90	55%	48%	1.13	4.1%	6.2%
	2012	1,419,367	1,123,813	79%		853,480	769,732	90%	0.88	55%	49%	1.13	4.1%	6.1%
	2013	1,386,995	1,259,071	91%		755,659	749,948	99%	0.91	56%	50%	1.13	4.1%	6.1%
	2014	1,402,901	1,629,905	116%		667,483	731,426	110%	1.06	58%	51%	1.14	4.1%	6.0%
	2015	1,397,817	933,438	67%		588,173	714,018	121%	0.55	58%	52%	1.12	4.2%	5.9%
	2016	1,367,667	1,632,443	119%		517,042	697,986	135%	0.88	59%	53%	1.13	4.3%	5.9%
	2017	1,401,889	1,497,850	107%		453,414	683,713	151%	0.71	60%	53%	1.14	4.4%	5.8%
	2018	1,336,429	1,615,522	121%		396,636	670,910	169%	0.71	62%	54%	1.14	4.4%	5.7%
	2019	1,293,032	1,278,893	99%	410	346,110	658,702	190%	0.52	62%	55%	1.14	4.1%	5.7%
	2020	1,318,465	1,305,563	99%	360	301,258	647,084	215%	0.46	63%	55%	1.13	4.2%	5.5%
	2021	1,314,151	1,247,482	95%	313	261,517	635,198	243%	0.39	63%	56%	1.13	4.2%	5.5%
	2022	1,288,015	1,186,434	92%	274	226,384	622,948	275%	0.33	64%	57%	1.13	4.1%	5.4%
	2023	1,119,801	1,139,120	102%	240	195,396	610,318	312%	0.33	64%	57%	1.12	4.1%	5.4%
	2024	966,801	1,084,563	112%	209	168,115	596,296	355%	0.32	65%	58%	1.12	4.1%	5.3%
	2025	829,641	1,025,876	124%	181	144,152	580,733	403%	0.31	65%	58%	1.12	4.0%	5.3%
	2026	707,723	962,561	136%	156	123,148	562,879	457%	0.30	66%	59%	1.11	4.0%	5.3%
	2027	600,112	897,603	150%	134	104,780	543,078	518%	0.29	66%	59%	1.11	4.0%	5.2%
	2028	505,766	834,277	165%	114	88,763	521,774	588%	0.28	67%	60%	1.11	4.0%	5.2%
	2029	423,667	770,241	182%	97	74,833	497,773	665%	0.27	67%	60%	1.11	4.0%	5.2%
	2030	352,743	705,748	200%	81	62,760	471,661	752%	0.27	67%	61%	1.11	4.0%	5.1%
	2031	291,956	641,488	220%	68	52,335	443,263	847%	0.26	68%	61%	1.11	4.0%	5.1%
	2032	240,247	579,696	241%	57	43,374	413,315	953%	0.25	68%	61%	1.11	4.0%	5.1%
	2033	196,614	521,989	265%	47	35,709	382,515	1071%	0.25	68%	62%	1.11	4.0%	5.1%
	2034	160,063	467,702	292%	39	29,189	350,802	1202%	0.24	68%	62%	1.11	4.0%	5.1%
	2035	129,663	416,368	321%	32	23,679	318,725	1346%	0.24	69%	62%	1.11	4.0%	5.0%
	2036	104,537	368,948	353%	26	19,057	286,620	1504%	0.23	69%	62%	1.11	4.0%	5.0%
	2037	83,901	325,412	388%	21	15,209	255,142	1678%	0.23	69%	62%	1.11	4.0%	5.0%
	2038	67,057	286,000	427%	17	12,030	224,577	1867%	0.23	69%	62%	1.11	4.0%	5.0%
	2039	53,384	250,339	469%	14	9,428	195,280	2071%	0.23	69%	63%	1.11	4.0%	5.0%
	2040	42,327	217,397	514%	11	7,317	167,606	2291%	0.22	69%	63%	1.11	4.1%	5.0%
	2041	33,418	187,873	562%	9	5,621	142,022	2527%	0.22	69%	63%	1.11	4.1%	5.0%
	2042	26,277	160,831	612%	7	4,274	118,642	2776%	0.22	70%	63%	1.11	4.1%	5.0%
	2043	20,562	136,437	664%	6	3,214	97,745	3041%	0.22	70%	63%	1.11	4.2%	5.0%
	2044	16,005	114,567	716%	5	2,391	79,306	3317%	0.22	70%	63%	1.11	4.2%	5.0%
	2045	12,386	95,147	768%	4	1,758	63,220	3596%	0.21	70%	63%	1.11	4.2%	5.0%
	2046	9,519	78,280	822%	3	1,277	49,522	3877%	0.21	70%	63%	1.11	4.3%	5.0%
	2047	7,263	63,452	874%	2	918	38,104	4153%	0.21	70%	63%	1.11	4.3%	5.0%
	2048	5,495	50,794	924%	2	651	28,753	4416%	0.21	70%	63%	1.11	4.3%	5.1%
	2049	4,121	40,197	975%	1	457	21,314	4665%	0.21	70%	63%	1.11	4.3%	5.1%
	2050	3,060	31,549	1031%	1	317	15,438	4873%	0.21	70%	63%	1.11	4.3%	5.1%
	2051	2,247	24,393	1086%	1	217	10,945	5035%	0.22	70%	63%	1.11	4.2%	5.2%
	2052	1,629	18,268	1121%	1	148	7,568	5127%	0.22	70%	63%	1.11	4.2%	5.2%
	2053	1,165	13,489	1158%	0	99	5,126	5160%	0.22	70%	63%	1.11	4.2%	5.3%
	2054	819	9,770	1192%	0	66	3,406	5137%	0.23	70%	63%	1.11	4.2%	5.4%
	2055	565	6,955	1231%	0	44	2,207	5016%	0.26	70%	63%	1.11	4.2%	5.4%
	2056	381	4,846	1270%	0	29	1,421	4901%	0.25	70%	63%	1.11	4.2%	5.5%
	2057	251	3,255	1296%	0	19	903	4775%	0.27	70%	63%	1.11	4.2%	5.6%
	2058	161	2,133	1324%	0	12	566	4610%	0.29	70%	63%	1.11	4.2%	5.6%
	2059	100	1,354	1349%	0	8	352	4474%	0.30	70%	63%	1.11	4.2%	5.7%
History		42,822,404	29,841,454	70%		27,327,024	17,177,075	63%	1.11	62%	55%	1.14		
Future		10,942,062	16,278,386	149%	2,539	2,019,953	10,014,148	496%	0.30	134%	422%	0.32		
Lifetime		53,764,466	46,119,840	86%		29,346,977	27,191,223	93%	0.93	70%	63%	1.11		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit IIB
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
Benefit Period Over Three Years

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
		A Earned Premium ⁽¹⁾	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.1%	0.0%
	1988	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1989	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1990	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1991	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1992	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1993	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.7%	0.0%
	1994	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.7%	0.0%
	1995	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.6%	0.0%
	1996	185,306	6,804	4%		51,577	12,816	25%	0.15	4%	25%	0.15	4.6%	6.7%
	1997	554,512	2,288	0%		271,291	80,149	30%	0.01	1%	29%	0.04	4.5%	6.8%
	1998	1,147,220	518,774	45%		743,328	272,788	37%	1.23	27%	34%	0.79	4.5%	6.7%
	1999	1,485,850	148,239	10%		1,320,269	546,761	41%	0.24	20%	38%	0.52	4.5%	6.7%
	2000	2,100,767	2,350,751	112%		2,109,937	904,992	43%	2.61	53%	40%	1.32	4.4%	6.8%
	2001	2,825,569	1,793,341	63%		2,778,546	1,223,863	44%	1.43	42%	44%	1.35	4.4%	6.8%
	2002	3,339,610	4,857,560	145%		3,307,994	1,480,274	45%	3.23	80%	43%	1.86	4.3%	6.5%
	2003	3,746,537	2,928,258	78%		3,652,804	1,639,039	45%	1.74	79%	43%	1.83	4.2%	6.5%
	2004	3,612,308	6,896,388	191%		3,361,585	1,606,519	48%	3.99	98%	44%	2.22	4.2%	6.5%
	2005	3,388,041	3,686,217	109%		3,004,344	1,572,321	52%	2.08	99%	45%	2.20	4.1%	6.5%
	2006	3,209,508	3,623,267	113%		2,711,933	1,544,422	57%	1.98	101%	46%	2.18	4.1%	6.5%
	2007	3,056,439	5,094,324	167%		2,453,586	1,514,869	62%	2.70	106%	47%	2.25	4.1%	6.5%
Projected Future Experience (40 Years)	2008	2,912,021	6,520,866	224%		2,216,824	1,479,173	67%	3.36	115%	48%	2.38	4.1%	6.5%
	2009	2,725,666	11,113,138	408%		2,000,265	1,438,102	72%	5.67	133%	50%	2.69	4.1%	6.5%
	2010	2,544,026	7,236,447	284%		1,792,221	1,389,734	78%	3.67	141%	51%	2.79	4.1%	6.4%
	2011	2,210,903	9,084,239	411%		1,603,113	1,339,285	84%	4.92	153%	52%	2.96	4.1%	6.4%
	2012	2,183,001	4,930,356	226%		1,427,664	1,285,409	90%	2.51	156%	53%	2.96	4.1%	6.4%
	2013	2,301,760	6,344,874	276%		1,262,776	1,228,156	97%	2.83	160%	54%	2.99	4.1%	6.4%
	2014	2,359,276	5,861,715	248%		1,112,555	1,169,213	105%	2.36	163%	54%	3.01	4.1%	6.3%
	2015	2,359,983	4,012,883	170%		976,399	1,109,818	114%	1.50	164%	55%	2.97	4.2%	6.3%
	2016	2,421,033	7,055,305	291%		853,630	1,051,726	123%	2.37	168%	56%	3.00	4.3%	6.3%
	2017	2,389,683	3,201,885	134%		743,510	994,739	134%	1.00	167%	57%	2.95	4.4%	6.2%
	2018	2,243,083	4,471,970	199%		645,262	940,012	146%	1.37	168%	57%	2.93	4.5%	6.2%
	2019	2,196,381	5,635,537	257%	621	558,076	887,904	159%	1.61	170%	58%	2.93	4.1%	6.1%
	2020	2,310,341	3,767,570	163%	555	481,111	838,830	174%	0.94	170%	58%	2.90	4.2%	6.0%
	2021	2,164,705	3,505,906	162%	497	413,497	793,328	192%	0.84	169%	59%	2.88	4.2%	6.0%
	2022	1,913,369	3,265,029	171%	445	354,368	751,649	212%	0.80	169%	59%	2.85	4.1%	5.9%
	2023	1,682,151	3,023,734	180%	396	302,884	713,456	236%	0.76	170%	60%	2.83	4.1%	5.9%
	2024	1,472,373	2,790,880	190%	351	258,236	678,450	263%	0.72	170%	60%	2.82	4.1%	5.8%
	2025	1,283,523	2,572,823	200%	310	219,658	647,085	295%	0.68	170%	61%	2.81	4.0%	5.8%
	2026	1,114,739	2,369,678	213%	273	186,435	618,470	332%	0.64	170%	61%	2.80	4.0%	5.7%
	2027	964,874	2,180,896	226%	239	157,908	592,172	375%	0.60	171%	61%	2.79	4.0%	5.7%
	2028	832,591	2,006,319	241%	209	133,479	568,002	426%	0.57	171%	62%	2.78	4.0%	5.6%
	2029	716,413	1,846,866	258%	182	112,603	545,841	485%	0.53	172%	62%	2.77	4.0%	5.6%
	2030	614,775	1,705,229	277%	158	94,800	524,973	554%	0.50	172%	62%	2.77	4.0%	5.5%
	2031	526,238	1,579,262	300%	137	79,639	504,289	633%	0.47	172%	62%	2.76	4.0%	5.5%
	2032	449,428	1,462,844	325%	119	66,745	482,702	723%	0.45	173%	63%	2.76	4.0%	5.4%
	2033	382,969	1,356,384	354%	102	55,791	460,640	826%	0.43	173%	63%	2.75	4.0%	5.4%
	2034	325,505	1,259,142	387%	86	46,497	438,013	942%	0.40	174%	63%	2.75	4.0%	5.3%
	2035	275,968	1,170,229	424%	75	38,621	414,394	1073%	0.40	174%	63%	2.75	4.0%	5.3%
	2036	233,314	1,084,879	465%	64	31,952	389,376	1219%	0.38	174%	63%	2.75	4.0%	5.3%
	2037	196,645	1,001,422	509%	55	26,321	362,507	1377%	0.37	175%	64%	2.74	4.0%	5.2%
	2038	165,225	921,878	558%	46	21,575	334,934	1552%	0.36	175%	64%	2.74	4.0%	5.2%
	2039	138,325	844,849	611%	39	17,583	306,755	1745%	0.35	175%	64%	2.74	4.0%	5.2%
	2040	115,388	770,866	668%	33	14,240	278,184	1954%	0.34	175%	64%	2.74	4.1%	5.2%
	2041	95,832	699,001	729%	28	11,453	249,593	2179%	0.33	175%	64%	2.74	4.1%	5.1%
	2042	79,228	628,864	794%	23	9,141	221,070	2418%	0.33	176%	64%	2.74	4.1%	5.1%
	2043	65,186	563,119	864%	19	7,237	193,571	2675%	0.32	176%	64%	2.74	4.2%	5.1%
	2044	53,344	502,656	942%	16	5,679	167,472	2949%	0.32	176%	64%	2.74	4.2%	5.1%
	2045	43,415	447,244	1030%	13	4,415	143,034	3240%	0.32	176%	64%	2.74	4.2%	5.1%
	2046	35,121	396,797	1130%	11	3,399	120,525	3546%	0.32	176%	64%	2.74	4.3%	5.1%
	2047	28,241	350,686	1242%	9	2,591	99,925	3857%	0.32	176%	64%	2.74	4.3%	5.1%
	2048	22,553	308,072	1366%	7	1,954	81,767	4184%	0.33	176%	64%	2.74	4.3%	5.1%
	2049	17,880	268,661	1503%	6	1,459	65,913	4519%	0.33	176%	64%	2.74	4.3%	5.2%
	2050	14,069	231,175	1643%	4	1,077	52,411	4866%	0.34	176%	64%	2.74	4.3%	5.2%
	2051	10,984	196,243	1787%	3	787	41,133	5227%	0.34	176%	64%	2.74	4.2%	5.2%
	2052	8,496	163,656	1926%	3	569	31,757	5582%	0.35	177%	64%	2.74	4.2%	5.2%
	2053	6,511	134,701	2069%	2	407	24,254	5965%	0.35	177%	64%	2.74	4.2%	5.3%
	2054	4,935	109,694	2223%	2	287	18,338	6382%	0.35	177%	64%	2.74	4.2%	5.4%
	2055	3,705	88,816	2397%	1	201	13,729	6832%	0.35	177%	64%	2.74	4.2%	5.5%
	2056	2,750	70,772	2574%	1	139	10,182	7324%	0.35	177%	64%	2.74	4.2%	5.6%
	2057	2,013	55,380	2751%	1	95	7,410	7789%	0.35	177%	64%	2.74	4.2%	5.7%
	2058	1,452	43,215	2975%	1	64	5,372	8346%	0.36	177%	64%	2.74	4.2%	5.8%
	2059	1,032	33,252	3221%	0	43	3,875	8995%	0.36	177%	64%	2.74	4.2%	5.9%
History		57,498,483	107,365,424	187%		40,959,491	26,722,085	65%	2.86	170%	58%	2.93		
Future		18,375,607	45,778,691	249%	4,520	3,164,936	12,795,382	404%	0.62	222%	333%	0.67		
Lifetime		75,874,090	153,144,115	202%		44,124,427	39,517,467	90%	2.25	177%	64%	2.74		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit IIB
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of February 1, 2021
All Policy Forms
Benefit Period Over Three Years

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
		A Earned Premium ⁽¹⁾	B Incurred Claims	C = B / A Incurred Loss Ratio	D End of Year Number of Lives	E Earned Premium	F Incurred Claims	G = F / E Incurred Loss Ratio		I Actual at the Current Rate (on Col C)	J Expected at the Pricing Rate (on Col G)	K = I / J Actual-to-Expected Ratio	L Current Rate	M Pricing Rate
Historical Experience	1987	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.1%	0.0%
	1988	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1989	0	0	0%		0	0	0%	0.00	0%	0%	0.00	5.0%	0.0%
	1990	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1991	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.9%	0.0%
	1992	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.8%	0.0%
	1993	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.7%	0.0%
	1994	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.7%	0.0%
	1995	0	0	0%		0	0	0%	0.00	0%	0%	0.00	4.6%	0.0%
	1996	185,306	6,804	4%		51,577	12,816	25%	0.15	4%	25%	0.15	4.6%	6.7%
	1997	554,512	2,288	0%		271,291	80,149	30%	0.01	1%	29%	0.04	4.5%	6.8%
	1998	1,147,220	518,774	45%		743,328	272,788	37%	1.23	27%	34%	0.79	4.5%	6.7%
	1999	1,485,850	148,239	10%		1,320,269	546,761	41%	0.24	20%	38%	0.52	4.5%	6.7%
	2000	2,100,767	2,350,751	112%		2,109,937	904,992	43%	2.61	53%	40%	1.32	4.4%	6.8%
	2001	2,825,569	1,793,341	63%		2,778,546	1,223,863	44%	1.43	42%	43%	1.43	4.3%	6.8%
	2002	3,339,610	4,857,560	145%		3,307,994	1,480,274	45%	3.23	80%	43%	1.86	4.3%	6.5%
	2003	3,746,537	2,928,258	78%		3,652,804	1,639,039	45%	1.74	79%	43%	1.83	4.2%	6.5%
	2004	3,612,308	6,896,388	191%		3,361,585	1,606,519	48%	3.99	98%	44%	2.22	4.2%	6.5%
	2005	3,388,041	3,686,217	109%		3,004,344	1,572,321	52%	2.08	99%	45%	2.20	4.1%	6.5%
	2006	3,209,508	3,623,267	113%		2,711,933	1,544,422	57%	1.98	101%	46%	2.18	4.1%	6.5%
	2007	3,056,439	5,094,324	167%		2,453,586	1,514,869	62%	2.70	106%	47%	2.25	4.1%	6.5%
Projected Future Experience (40 Years)	2008	2,912,021	6,520,866	224%		2,216,824	1,479,173	67%	3.36	115%	48%	2.38	4.1%	6.5%
	2009	2,725,666	11,113,138	408%		2,000,265	1,438,102	72%	5.67	133%	50%	2.69	4.1%	6.5%
	2010	2,544,026	7,236,447	284%		1,792,221	1,389,734	78%	3.67	141%	51%	2.79	4.1%	6.4%
	2011	2,210,903	9,084,239	411%		1,603,113	1,339,285	84%	4.92	153%	52%	2.96	4.1%	6.4%
	2012	2,183,001	4,930,356	226%		1,427,664	1,285,409	90%	2.51	156%	53%	2.96	4.1%	6.4%
	2013	2,301,760	6,344,874	276%		1,262,776	1,228,156	97%	2.83	160%	54%	2.99	4.1%	6.4%
	2014	2,359,276	5,861,715	248%		1,112,555	1,169,213	105%	2.36	163%	54%	3.01	4.1%	6.3%
	2015	2,359,983	4,012,883	170%		976,399	1,109,818	114%	1.50	164%	55%	2.97	4.2%	6.3%
	2016	2,421,033	7,055,305	291%		853,630	1,051,726	123%	2.37	168%	56%	3.00	4.3%	6.3%
	2017	2,389,883	3,201,885	134%		743,510	994,739	134%	1.00	167%	57%	2.95	4.4%	6.2%
	2018	2,243,083	4,471,970	199%		645,262	940,012	146%	1.37	168%	57%	2.93	4.4%	6.2%
	2019	2,196,381	5,635,537	257%	621	558,076	887,904	159%	1.61	170%	58%	2.93	4.1%	6.1%
	2020	2,310,341	3,767,570	163%	555	481,111	838,830	174%	0.94	170%	58%	2.90	4.2%	6.0%
	2021	2,708,338	3,441,811	127%	477	413,497	793,328	192%	0.66	168%	59%	2.86	4.2%	6.0%
	2022	3,266,173	3,070,095	94%	423	354,368	751,649	212%	0.44	166%	59%	2.80	4.1%	5.9%
	2023	2,879,843	2,830,854	98%	376	302,884	713,456	236%	0.42	165%	60%	2.75	4.1%	5.9%
	2024	2,520,702	2,604,687	103%	334	258,236	678,450	263%	0.39	163%	60%	2.71	4.1%	5.8%
	2025	2,197,392	2,392,717	109%	295	219,658	647,085	295%	0.37	163%	61%	2.68	4.0%	5.8%
	2026	1,908,433	2,197,566	115%	259	186,435	618,470	332%	0.35	162%	61%	2.66	4.0%	5.7%
	2027	1,651,865	2,016,530	122%	228	157,908	592,172	375%	0.33	162%	61%	2.64	4.0%	5.7%
	2028	1,425,396	1,849,382	130%	199	133,479	568,002	426%	0.30	161%	62%	2.62	4.0%	5.6%
	2029	1,226,500	1,697,987	138%	173	112,603	545,841	485%	0.29	161%	62%	2.60	4.0%	5.6%
	2030	1,052,496	1,563,764	149%	151	94,800	524,973	554%	0.27	161%	62%	2.59	4.0%	5.5%
	2031	900,920	1,444,649	160%	130	79,639	504,289	633%	0.25	161%	62%	2.58	4.0%	5.5%
	2032	769,421	1,335,251	174%	113	66,745	482,702	723%	0.24	161%	63%	2.57	4.0%	5.4%
	2033	655,643	1,235,458	188%	97	55,791	460,640	826%	0.23	161%	63%	2.56	4.0%	5.4%
	2034	557,264	1,144,578	205%	83	46,497	438,013	942%	0.22	161%	63%	2.56	4.0%	5.3%
	2035	472,457	1,061,934	225%	71	38,621	414,394	1073%	0.21	161%	63%	2.55	4.0%	5.3%
	2036	399,433	982,924	246%	61	31,952	389,376	1219%	0.20	162%	63%	2.55	4.0%	5.3%
	2037	336,656	905,985	269%	52	26,321	362,507	1377%	0.20	162%	64%	2.54	4.0%	5.2%
	2038	282,865	832,949	294%	44	21,575	334,934	1552%	0.19	162%	64%	2.54	4.0%	5.2%
	2039	236,813	762,447	322%	37	17,583	306,755	1745%	0.18	162%	64%	2.54	4.0%	5.2%
	2040	197,544	694,925	352%	31	14,240	278,184	1954%	0.18	162%	64%	2.54	4.1%	5.2%
	2041	164,065	629,514	384%	26	11,453	249,593	2179%	0.18	162%	64%	2.53	4.1%	5.1%
	2042	135,638	565,843	417%	22	9,141	221,070	2418%	0.17	162%	64%	2.53	4.1%	5.1%
	2043	111,598	506,282	454%	18	7,237	193,571	2675%	0.17	163%	64%	2.53	4.2%	5.1%
	2044	91,325	451,592	494%	15	5,679	167,472	2949%	0.17	163%	64%	2.53	4.2%	5.1%
	2045	74,327	401,540	540%	12	4,415	143,034	3240%	0.17	163%	64%	2.53	4.2%	5.1%
	2046	60,127	356,026	592%	10	3,399	120,525	3546%	0.17	163%	64%	2.53	4.3%	5.1%
	2047	48,348	314,468	650%	8	2,591	99,925	3857%	0.17	163%	64%	2.53	4.3%	5.1%
	2048	38,611	276,102	715%	7	1,954	81,767	4184%	0.17	163%	64%	2.53	4.3%	5.1%
	2049	30,611	240,656	786%	5	1,459	65,913	4519%	0.17	163%	64%	2.53	4.3%	5.2%
	2050	24,087	206,978	859%	4	1,077	52,411	4866%	0.18	163%	64%	2.53	4.3%	5.2%
	2051	18,804	175,623	934%	3	787	41,133	5227%	0.18	163%	64%	2.53	4.2%	5.2%
	2052	14,645	146,398	1006%	3	569	31,757	5582%	0.18	163%	64%	2.53	4.2%	5.3%
	2053	11,147	120,449	1081%	2	407	24,254	5965%	0.18	163%	64%	2.53	4.2%	5.3%
	2054	8,450	98,053	1160%	2	287	18,338	6382%	0.18	163%	64%	2.53	4.2%	5.4%
	2055	6,343	79,364	1251%	1	201	13,729	6832%	0.18	163%	64%	2.53	4.2%	5.5%
	2056	4,707	63,221	1343%	1	139	10,182	7324%	0.18	163%	64%	2.53	4.2%	5.6%
	2057	3,447	49,457	1435%	1	95	7,410	7789%	0.18	163%	64%	2.53	4.2%	5.7%
	2058	2,487	38,583	1552%	0	64	5,372	8346%	0.19	163%	64%	2.53	4.2%	5.8%
	2059	1,767	29,680	1680%	0	43	3,875	8995%	0.19	163%	64%	2.53	4.2%	5.9%
History		57,498,483	107,365,424	187%		40,959,491	26,722,085	65%	2.86	170%	58%	2.93		
Future		28,806,925	42,583,888	148%	4,331	3,164,936	12,795,382	404%	0.37	135%	333%	0.41		
Lifetime		86,305,408	149,949,312	174%		44,124,427	39,517,467	90%	1.94	163%	64%	2.53		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Mortality
1983 Group Annuity Mortality (GAM) Table was used for form APRLTNQ
1983 GAM Table with selection was used for forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO
1958 CSO Mortality Table was used for form A-PNH86
1994 GAM Table (40% Male, 60% Female) with no selection was used for forms HHC 1/98, PRNHO, and QHHC
110% of 1983 GAM Table grading linearly to 130% over 20 years (40% male, 60% female) was used for forms CERT-HHC, HHC-800, QC-HHC, and QI-HHC
1980 CSO Table E (40% Male, 60% Female) was used for forms CERT-NHHH and NHHH-700
Morbidity
Morbidity assumptions were derived from the statutory claim costs, with adjustments as needed in order to replicate original pricing lifetime loss ratios.
Interest Rate
6.75% for 10 years, declining linearly to 4.5% in years 20+ was used for forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO
5.5% was used for form A-PNH86
6.5% was used for forms APRLTNQ, HHC 1/98, QHHC, and PRNHO
7% was used for forms CERT-HHC, HHC-800, QC-HHC, and QI-HHC
7% for 6 years, declining linearly to 5% in years 10+ was used for forms CERT-NHHH and NHHH-700

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates							
Policy Form CERT-HHC, HHC-800, QC-HHC, and QI-HHC							
Policy Year	Lapse Rates						
	Issue Age						
	< 57	57 - 61	62 - 66	67 - 71	72 - 76	77 - 81	82+
1	23.0%	22.0%	21.0%	19.0%	17.0%	15.0%	13.0%
2	16.0%	15.0%	14.0%	12.0%	10.0%	8.0%	7.0%
3	13.0%	12.0%	11.0%	10.0%	9.0%	7.0%	6.5%
4	11.5%	11.0%	10.0%	9.0%	8.0%	6.5%	6.0%
5	10.0%	10.0%	9.5%	8.5%	7.5%	6.0%	6.0%
6	9.0%	9.0%	9.0%	8.0%	7.0%	6.0%	6.0%
7	8.0%	8.0%	8.0%	7.0%	6.5%	6.0%	6.0%
8	7.0%	7.0%	7.0%	6.0%	6.0%	6.0%	6.0%
9+	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates					
Policy Form APRLTNQ					
Year	Lapse Rates				
	Issue Age				
	< 70	71 - 75	76 - 79	80+	
1	20.0%	16.0%	13.0%	10.0%	
2	15.0%	12.0%	10.0%	8.0%	
3	10.0%	8.0%	6.5%	5.0%	
4	5.0%	4.0%	3.3%	2.5%	
5+	4.0%	3.0%	2.5%	2.0%	
Policy Form PRNHO					
Policy Year	Lapse Rates				
1	10.0%				
2	8.0%				
3	6.0%				
4	5.0%				
5+	4.0%				
Policy Forms CERT-NHHH and NHHH-700			Policy Form A-PNH86		
Policy Year	Lapse Rates		Policy Year	Lapse Rates	
1	15.68%		1	22.9%	
2	13.00%		2	12.0%	
3	8.00%		3	7.0%	
4	8.00%		4	7.0%	
5	8.00%		5	7.0%	
6	7.00%		6	6.0%	
7	6.00%		7	5.0%	
8+	5.00%		8+	4.0%	
Policy Form HHC 1/98 and QHHC					
Policy Year	Lapse Rates				
1	13.0%				
2	10.0%				
3	8.0%				
4	6.0%				
5+	5.0%				

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates								
Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO								
Male, 0 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	28.0%	26.0%	25.0%	23.0%	14.0%	18.0%	23.0%	25.0%
2	20.0%	19.0%	18.0%	14.0%	8.0%	11.0%	14.0%	18.0%
3	18.0%	17.0%	15.0%	12.0%	6.0%	9.0%	12.0%	15.0%
4	17.0%	16.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
5	16.0%	15.0%	13.0%	10.0%	5.0%	7.0%	10.0%	13.0%
6	15.0%	14.0%	12.0%	9.0%	4.0%	6.0%	9.0%	12.0%
7	14.0%	12.0%	11.0%	7.0%	4.0%	5.0%	7.0%	11.0%
8	13.0%	11.0%	10.0%	6.0%	4.0%	4.0%	6.0%	10.0%
9	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
10	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
11+	10.0%	9.0%	8.0%	5.0%	4.0%	4.0%	5.0%	8.0%
Female, 0 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	29.0%	28.0%	26.0%	24.0%	15.0%	20.0%	24.0%	26.0%
2	21.0%	20.0%	19.0%	15.0%	9.0%	12.0%	15.0%	19.0%
3	19.0%	18.0%	17.0%	13.0%	7.0%	11.0%	13.0%	17.0%
4	18.0%	17.0%	16.0%	12.0%	6.0%	10.0%	12.0%	16.0%
5	17.0%	16.0%	15.0%	11.0%	6.0%	8.0%	11.0%	15.0%
6	16.0%	15.0%	14.0%	10.0%	5.0%	7.0%	10.0%	14.0%
7	15.0%	14.0%	12.0%	9.0%	5.0%	6.0%	9.0%	12.0%
8	14.0%	13.0%	11.0%	8.0%	4.0%	5.0%	8.0%	11.0%
9	11.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
10	12.0%	10.0%	9.0%	6.0%	4.0%	5.0%	6.0%	9.0%
11+	12.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates								
Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO (continued)								
Male, 90 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	22.0%	21.0%	20.0%	19.0%	11.0%	15.0%	19.0%	20.0%
2	16.0%	15.0%	14.0%	11.0%	6.0%	8.0%	11.0%	14.0%
3	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
4	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
5	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
6	11.0%	10.0%	9.0%	6.0%	3.0%	4.0%	6.0%	9.0%
7	10.0%	9.0%	8.0%	5.0%	3.0%	4.0%	5.0%	8.0%
8	9.0%	8.0%	7.0%	4.0%	3.0%	3.0%	4.0%	7.0%
9	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
10	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
11+	7.0%	6.0%	5.0%	3.0%	3.0%	3.0%	3.0%	5.0%
Female, 90 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	23.0%	22.0%	21.0%	20.0%	12.0%	16.0%	20.0%	21.0%
2	17.0%	16.0%	15.0%	12.0%	7.0%	9.0%	12.0%	15.0%
3	15.0%	14.0%	13.0%	10.0%	5.0%	8.0%	10.0%	13.0%
4	14.0%	13.0%	12.0%	9.0%	5.0%	7.0%	9.0%	12.0%
5	13.0%	12.0%	11.0%	8.0%	5.0%	6.0%	8.0%	11.0%
6	12.0%	11.0%	10.0%	7.0%	4.0%	5.0%	7.0%	10.0%
7	11.0%	10.0%	9.0%	6.0%	4.0%	4.0%	6.0%	9.0%
8	10.0%	9.0%	8.0%	5.0%	3.0%	3.0%	5.0%	8.0%
9	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
10	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%
11+	8.0%	7.0%	6.0%	4.0%	3.0%	3.0%	4.0%	6.0%

Exhibit III
American Progressive Life & Health Insurance Company of New York
Original Pricing Assumptions

Voluntary Termination Rates								
Policy Forms APRLTCP, APRLTCQ, CERT-NHO, NHO-700, PRNHOQ, QI-NHHH, and QI-NHO (continued)								
Male, 180 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	19.0%	18.0%	18.0%	16.0%	10.0%	13.0%	16.0%	18.0%
2	13.0%	13.0%	12.0%	9.0%	6.0%	7.0%	9.0%	12.0%
3	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
4	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
5	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
6	9.0%	8.0%	8.0%	5.0%	2.0%	4.0%	5.0%	8.0%
7	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
8	7.0%	7.0%	6.0%	4.0%	2.0%	2.0%	4.0%	6.0%
9	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
10	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
11+	6.0%	5.0%	4.0%	3.0%	2.0%	2.0%	3.0%	4.0%
Female, 180 Day Elimination Period								
Policy Year	Lapse Rates							
	Issue Age							
	< 35	35 - 39	40 - 42	43 - 47	48 - 57	58 - 62	63 - 69	70+
1	20.0%	19.0%	18.0%	17.0%	10.0%	14.0%	17.0%	18.0%
2	14.0%	13.0%	13.0%	10.0%	6.0%	8.0%	10.0%	13.0%
3	12.0%	12.0%	11.0%	9.0%	5.0%	7.0%	9.0%	11.0%
4	12.0%	11.0%	10.0%	8.0%	4.0%	6.0%	8.0%	10.0%
5	11.0%	10.0%	9.0%	7.0%	4.0%	5.0%	7.0%	9.0%
6	10.0%	9.0%	8.0%	6.0%	3.0%	5.0%	6.0%	8.0%
7	9.0%	8.0%	7.0%	5.0%	3.0%	4.0%	5.0%	7.0%
8	8.0%	7.0%	7.0%	4.0%	2.0%	3.0%	4.0%	7.0%
9	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
10	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%
11+	6.0%	6.0%	5.0%	4.0%	2.0%	3.0%	4.0%	5.0%

Exhibit IV
American Progressive Life & Health Insurance Company of New York
Alternative 58/85 Test After Requested Increase
All Policy Forms

1	Accumulated value of initial earned premium	165,271,030	x	65%	=	108,188,940
2a	Accumulated value of earned premium	176,353,993				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	11,082,963	x	85%	=	9,420,519
3	Present value of future projected initial earned premium	7,637,119	x	65%	=	4,999,375
4a	Present value of future projected premium	30,547,081				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	22,909,962	x	85%	=	19,473,468
5	Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b					142,082,301
6a	Accumulated value of incurred claims without the inclusion of active life reserves					215,659,831
6b	Present value of future projected incurred claims without the inclusion of active life reserves					49,134,780
7	Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b					264,794,611
8	Test: 7 is not less than 5					Pass
<p><i>All values are accumulated or discounted at the average maximum valuation interest rate for contract reserves of 4.5%.</i></p> <p><i>The future projected incurred claims (item 6b) were increased by 20% to reflect assumptions with moderately adverse experience.</i></p> <p><i>Items 2a and 4a have been restated to reflect the Pennsylvania rate level.</i></p> <p><i>65% represents the greater of the original anticipated lifetime loss ratio or 58% as prescribed in Pennsylvania Code 89a.118(g)(2).</i></p>						

American Progressive Life & Health Insurance Company of New York
Appendix A to Actuarial Memorandum
Development and Justification of Current Assumptions

The assumptions for mortality, voluntary lapse, and morbidity were developed by Milliman based on historical experience through December 31, 2019 with policy termination experience through March 31, 2020. Where actual experience had low credibility or did not exist, industry experience was also used. The experience used to develop these assumptions includes historical experience of American Progressive Life & Health Insurance Company of New York. The methodology used to develop these assumptions is provided below.

Morbidity

The morbidity assumption was developed by creating claim costs from the Milliman 2017 *Long-Term Care Guidelines* (*Guidelines*) for each policy form or group of policy forms with similar plan designs. The *Guidelines* provide a flexible, but consistent, basis for the determination of claim costs for a wide variety of long-term care benefit packages. These rating structures can be used to anticipate future claim levels, evaluate past experience, and establish inter-relationships between different long-term care coverages. Milliman analyzed nearly \$50 billion in long-term care insurance incurred claims to develop these *Guidelines*.

Salvage factors were applied to the claim costs to reflect the difference between actual charge levels and the daily benefit amount.

Applied to the *Guidelines'* morbidity basis are multiplicative scalars reflecting actual experience. The morbidity scalars were developed for various cohorts by inspecting the progression of historical to projected calendar year values and smoothing the transition of annual and cumulative loss ratios from the historical period to the projection period. In developing the current scalars, premiums were restated to reflect no prior increases to prevent recent nationwide rate increases from lowering recent historical loss ratios.

Exhibit A provides the annual and cumulative loss ratios for the most recent five historical years and first five future projected years used in the development of the current morbidity scalars. Due to fluctuations in the historical incurred claims, we smoothed historical claim experience and also considered the cumulative loss ratios in setting the morbidity scalars. This exhibit shows the smooth transition from the historical to the projection period based on the pattern of the cumulative loss ratios as justification for the current morbidity scalars. This approach was necessary due to data limitations relating to accurately identifying policy duration of claim onset and is considered reasonable for this purpose. For cohorts that were not fully credible, the cohort scalar was credibility-weighted with the scalar of the aggregate-level experience. Exhibit A shows the loss ratios with the credibility-weighted scalar.

Persistency

Mortality

The mortality assumption for these forms is the 1994 Group Annuitant Mortality (GAM) table without selection or improvement with a 100% scalar applied. The 1994 GAM table was selected as it was the most conservative table for all forms required for reserve purposes.

The scalar is determined based on data through March 31, 2020 considering (1) the amount of premium on waiver and (2) the reasonability of the resulting ultimate lapse assumption. The amount of premium on waiver is an indicator of the proportion of in-force insureds that are on claim. Those on claim are expected to have higher mortality than those not on claim. Therefore, a higher percentage of premium on waiver (i.e. more policies in claim status relative to the total) is an indicator of higher overall mortality.

American Progressive Life & Health Insurance Company of New York
Appendix A to Actuarial Memorandum
Development and Justification of Current Assumptions

Benefit Exhaustion

A benefit exhaustion rate assumption is applied to policies with non-lifetime benefit periods additively in conjunction with the base lapse assumption below. Benefit exhaustion rates are based on industry experience and are shown in the following table:

**Assumed Benefit Exhaustion Rates
by Attained Age and Benefit Period**

Attained Age	Benefit Exhaustion Rate		Attained Age	Benefit Exhaustion Rate	
	1-4 Years	5-7 Years		1-4 Years	5-7 Years
<= 66	0.0000	0.0000	85	0.0111	0.0081
67	0.0001	0.0001	86	0.0135	0.0097
68 - 70	0.0002	0.0001	87	0.0163	0.0117
71	0.0003	0.0002	88	0.0198	0.0141
72	0.0004	0.0002	89	0.0241	0.0168
73	0.0005	0.0003	90	0.0293	0.0201
74	0.0006	0.0003	91	0.0353	0.0239
75	0.0008	0.0004	92	0.0422	0.0283
76	0.0010	0.0005	93	0.0500	0.0334
77	0.0012	0.0007	94	0.0586	0.0391
78	0.0020	0.0013	95	0.0681	0.0455
79	0.0028	0.0020	96	0.0786	0.0529
80	0.0038	0.0027	97	0.0900	0.0611
81	0.0048	0.0035	98	0.1020	0.0700
82	0.0060	0.0044	99	0.1150	0.0800
83	0.0075	0.0055	100	0.1291	0.0913
84	0.0091	0.0067	101+	0.1291	0.0913

Lapse Rates

Insureds that have elected a nonforfeiture (NF) benefit or triggered a contingent benefit upon lapse (CBUL) are excluded from termination counts used in this study as these policies cannot lapse in the future (only terminate due to death or benefit expiry). They are included as exposures until the time of NF election, but subsequently excluded from the termination study to avoid skewing the results.

In developing the base lapse assumption from actual experience, a shock lapse rate assumption is applied to all policies that have received rate increases. The shock lapse rates are based on industry experience and are shown in the following table:

Assumed Historic Shock Lapse Rates

Rate Increase %	Shock Lapse Rate
0.01% to 9.99%	0.50%
10.00% to 19.99%	1.25%
20.00% to 29.99%	2.00%
30.00% to 49.99%	2.50%
50.00% to 500%	$3.0\% + (450\% - (500\% - \text{Increase}\%)) / 450\% \times 17.0\%$
500.01%+	20.00%

Historical shock lapse is assumed to be higher than the formula values above. This is due to desensitization after a number of rate increases has been implemented. The results of the termination study in the table below were adjusted based on the prevalence of shock lapses beyond what we would have expected in some calendar years.

An ultimate base lapse rate of 1.25% is used to project future experience for durations eight and later. This assumption was selected based on the results of a termination study that analyzed experience for the most recent eight years, and the associated credibility.

The following table provides the calendar year 2012 through 2019 experience used to determine the lapse assumption. The derived base lapses are equal to $1 - (1 - \text{total termination rate}) / ((1 - \text{expected mortality rate}) \times (1 -$

American Progressive Life & Health Insurance Company of New York
Appendix A to Actuarial Memorandum
Development and Justification of Current Assumptions

expected shock rate)) – expected benefit exhaustion rate. The expected mortality, benefit exhaustion, and shock lapse rates reflect those assumptions described above.

Calendar Year	Total Terminations			Expected Mortality		Expected Shock Lapse		Expected Benefit Exhaustion		Derived Base Lapse	
	Exposure	Count	Rate	Count	Rate	Count	Rate	Count	Rate	Count	Rate
2012	2,287	166	7.3%	133	5.8%	2	0.1%	9	0.4%	22	1.0%
2013	2,112	161	7.6%	129	6.1%	22	1.1%	8	0.4%	1	0.1%
2014	1,942	160	8.2%	124	6.4%	11	0.6%	9	0.4%	16	1.0%
2015	1,778	189	10.6%	120	6.8%	18	1.0%	8	0.5%	42	2.7%
2016	1,584	149	9.4%	112	7.1%	7	0.5%	8	0.5%	21	1.5%
2017	1,429	152	10.6%	106	7.4%	14	1.0%	7	0.5%	25	2.0%
2018	1,276	138	10.8%	97	7.6%	14	1.1%	7	0.5%	19	1.8%
2019	1,135	110	9.7%	92	8.1%	3	0.2%	7	0.6%	9	0.9%
Total ^[1]	13,544	1,225	9.0%	914	6.8%	92	0.7%	63	0.5%	156	1.3%

[1] Column totals may not equal the sum of the rows due to rounding.

As stated above, some calendar years were not given full weight due to higher actual shock lapses than assumed. The ultimate lapse rate was set to 1.25% based on actual recent experience, judgment and consistency with the derived lapse rate using experience data through December 31, 2018.

A description of the assumed credibility measure is described at the end of this appendix.

Rate Increase Dependent Assumptions

Shock Lapse

The shock lapse rates are based on industry experience and are shown in the following table:

Assumed Projected Shock Lapse Rates	
Rate Increase %	Shock Lapse Rate
0.01% to 9.99%	0.50%
10.00% to 19.99%	1.25%
20.00% to 29.99%	2.00%
30.00% to 49.99%	2.50%
50.00% to 500%	$3.0\% + (450\% - (500\% - \text{Increase}\%)) / 450\% \times 17.0\%$
500.01%+	20.00%

Reduced Benefit Options (RBO)

The reduction to premium and benefits due to RBO elections was derived from industry experience. We assume that those electing RBO will reduce their benefits so that premiums after the increase are closer to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent percent reduction in claims equal to 10% of the requested rate increase.

Adverse Selection

The adverse selection assumption was developed from the following formula and actuarial judgment. We assume that at the time of the rate increase, policyholders that lapse or elect to reduce benefits will be selective in that their relative morbidity is 25% lower than that of the remaining pool.

American Progressive Life & Health Insurance Company of New York
Appendix A to Actuarial Memorandum
Development and Justification of Current Assumptions

$$\text{PoolMorb} = \text{AdvSelMorb} \times [(1 - \text{Additional Lapse} - \text{Reduced Benefits}) + (1 - 25\%) \times (\text{Additional Lapse}) + (1 - 25\%) \times \text{Reduced Benefits}], \text{ where}$$

PoolMorb = morbidity of the pool before the rate increase = 1.0

AdvSelMorb = adverse morbidity of the remaining pool after the rate increase due to selective lapses

Solving the above for the adverse selection component results in the following formula:

$$\text{AdvSelMorb} = 1 / (1 - 25\% \times \text{Additional Lapse} - 25\% \times \text{Reduced Benefits})$$

Credibility

The methodology employed to develop the assumptions considers actual historical experience and its associated credibility. The credibility percentage for each assumption was determined as $(\text{Number of Events} / \text{Credibility Threshold})^{1/2}$, with events defined as policy terminations, deaths, derived voluntary lapses, or claims. A credibility standard of a 90% confidence interval for the number of events with an error that varies by event was chosen. The table below provides the confidence interval and criterion for full credibility.

Events	Credibility Standard Confidence Interval	Credibility Threshold
Policy Termination	+/-5.0%	1,082
Death	+/-7.5%	481
Derived Voluntary Lapse	+/-10.0%	271
Claims	+/-10.0%	271

American Progressive Life Health Insurance Company of New York
Appendix A to Actuarial Memorandum
Development and Justification of Current Assumptions

Exhibit A-a
American Progressive Life & Health Insurance Company of New York
Loss Ratios Used to Develop Morbidity Scalar
Nationwide Experience Restated to No Prior Increases
Benefit Period Three Years or Less

Calendar Year	Loss Ratios		Claim Count	Ratio of Successive Loss Ratios	
	Annual	Cumulative		Annual	Cumulative
2015	100%	59%	20		
2016	200%	61%	23	2.00	1.03
2017	204%	63%	25	1.02	1.03
2018	263%	65%	27	1.29	1.03
2019	223%	66%	13	0.85	1.02
2020	271%	67%		1.21	1.02
2021	296%	69%		1.10	1.02
2022	328%	70%		1.11	1.02
2023	363%	71%		1.11	1.02
2024	400%	72%		1.10	1.02
5 Year Claim Count Total:			108		
Credibility:			63%		

Exhibit A-b
American Progressive Life & Health Insurance Company of New York
Loss Ratios Used to Develop Morbidity Scalar
Nationwide Experience Restated to No Prior Increases
Benefit Period Over Three Years

Calendar Year	Loss Ratios		Claim Count	Ratio of Successive Loss Ratios	
	Annual	Cumulative		Annual	Cumulative
2015	253%	168%	41		
2016	482%	174%	50	1.91	1.04
2017	254%	175%	32	0.53	1.01
2018	433%	179%	38	1.71	1.02
2019	578%	183%	34	1.34	1.03
2020	452%	186%		0.78	1.01
2021	473%	188%		1.05	1.01
2022	499%	190%		1.05	1.01
2023	526%	193%		1.05	1.01
2024	555%	194%		1.05	1.01
5 Year Claim Count Total:			195		
Credibility:			85%		

American Progressive Life & Health Insurance Company of New York
Address: 1064 Greenwood Boulevard, Lake Mary, FL 32746

Supplement to the Actuarial Memorandum
September 22, 2020

Product

Comprehensive Long-Term Care
Comprehensive Long-Term Care
Home Health Care Only
Home Health Care Only

Number

PRNHO, et al.
PRNHOQ, et al.
HHC 1/98, et al.
QHHC, et al.

1. Purpose of Filing

This supplement has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Title 40 P.S. Insurance Section 3801.303(c) and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It also provides information generally requested by the Department in its review of long-term care insurance rate filings. It may not be appropriate for other purposes.

2. Demonstration of Compliance with Title 40 P.S. Section 3801.303(c)

We believe that we comply with these subsections of the regulation by submitting these rates before they are being used.

3. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for new policy forms.

89.83 (c): Revision of Current Rates

(1): This rate increase filing complies with the minimum loss ratio requirement of 60%, as specified in Reg. 89a.117.

(2): Section 2 of the attached Actuarial Memorandum provides a description of benefits. A copy of the affected policy forms may be provided upon request.

(2)(i): The primary reason this business is in need of a premium rate increase is emerging experience running more adversely than expected in pricing. A rate increase is considered an effective way to reduce projected losses.

The company analyzed nationwide experience by benefit period (BP) cohort to better align the rate increase with the adverse experience. The company is requesting an amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00 when historical incurred claims are capped at the expected level. Benefit periods of three years or less are defined as those that do not exceed three years or \$250,000. Based on nationwide experience restated to this state's rate history (as stated below), the company is requesting the increases shown in the following table:

Cohort	Requested Rate Increase
BP three years or less	26%
BP over three years	100%

The company has been actively monitoring experience and requesting increases since 2012 in an effort to alleviate the poor performance on this block of business. Although a larger rate increase is currently supportable based on minimum loss ratio and rate stability regulation, American Progressive is requesting an average 63% rate increase at this time.

Seven increases have been approved and implemented on the above-listed policy forms and associated riders.

1. A 15% increase was approved in November 2012 and implemented beginning February 2013.
2. A 15% increase was approved in April 2014 and implemented beginning June 2014.
3. A 15% increase was approved in May 2015 and implemented beginning July 2015.
4. A 12% increase was approved in July 2016 and implemented beginning September 2016.

American Progressive Life & Health Insurance Company of New York
Address: 1064 Greenwood Boulevard, Lake Mary, FL 32746

Supplement to the Actuarial Memorandum
September 22, 2020

5. A 15% increase was approved in June 2017 and implemented beginning September 2017.
6. A 15% increase was approved in May 2018 and implemented beginning September 2018.
7. The following increase was approved in August 2019 and implemented beginning February 2020.

Issue Era	Approved Increase
Pre-Rate Stability (before 9/16/2002)	10%
Rate Stability (on or after 9/16/2002)	20%

No policyholder received more than one increase in a 12-month period.

The company is not currently issuing new business on any long-term care policy forms. Therefore, the requirement to cap the renewal premium rate schedule by the new business rate schedules is not applicable.

Existing rates and revised rates are enclosed with this filing as prepared by American Progressive. Please note that the actual rates implemented may vary from those shown slightly due to implementation rounding algorithms.

Attachment 1 to this supplement displays nationwide experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium and paid claims, both with and without the requested rate increase. Written premiums are not available prior to 1996 and were estimated based on the portion of written premiums from 1996 through 2012 relative to earned premiums. The premiums in Attachments 1 and 2 to this supplement have been restated to reflect the Pennsylvania rate level.

Attachment 3 provides Pennsylvania-specific experience showing earned premium and incurred claims, both with and without the requested rate increase. Attachment 4 provides Pennsylvania-specific experience showing written premium and paid claims, both with and without the requested rate increase. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(A): In Pennsylvania, there has been a cumulative increase of 165% implemented on the above-listed forms. These increases were implemented from 2013 through 2020.

(2)(ii)(B): Table 1 shows the commission scales by policy duration. All commissions are paid on the original gross premium. There are no commissions paid on waived premium or rate increase premium. A one-time \$25 fee is 100% commissionable to the marketing organization. The Direct Writing Agent commission cannot exceed 50% in the first policy year and 10% in renewal years.

Table 1
Commission Rates by Issue Age

Policy Year	Issue Age						
	<55	55-59	60-64	65-69	70-74	75-79	80-85
1 ^[1]	95.0%	90.0%	85.0%	80.0%	75.0%	70.0%	65.0%
2-3	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%	19.0%
4-10	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%	17.5%
11+ ^[2]	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%

[1] For PRNHOQ, et al. policies issued on or after September 16, 2002, first year commissions were 5% higher.

[2] 17.5% non-vested service fee in years 11+ assumed to equate to 7.0% effective rate.

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Attachment 5 provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Claims incurred and paid since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Claims incurred and paid since inception for

Supplement to the Actuarial Memorandum
September 22, 2020

Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachments 6 and 7 provide a durational loss ratio analysis for nationwide and Pennsylvania-specific experience, respectively. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required. The premiums in Attachment 6 to this supplement have been restated to reflect the Pennsylvania rate level.

(2)(ii)(D): We understand that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We believe that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

89.83 (d): Proposed rate tables intended to comply with this subsection are included with this filing as prepared by American Progressive.

4. Demonstration of Compliance with Generally Requested Information

Attachment 8 to this supplement provides information similar to Exhibit I of the actuarial memorandum except that premiums have been restated to reflect the current Pennsylvania rate level from inception. Attachment 8 is provided in the enclosed Excel workbook as generally requested.

We understand that the purpose for requesting premiums restated to the current level from inception may be to test whether the company is recouping past losses with the requested increase. This approach is one of the most restrictive as it assumes the company could have had perfect knowledge at issue. A number of methods exist to quantify or demonstrate whether an increase may be recouping past losses and we offer the following for your consideration.

The subject and definition of "recoupment of past losses" was discussed by the NAIC Health Actuarial Task Force (HATF) in the development of the 2014 Long-Term Care Model Regulation (Model Regulation). The Model Regulation contemplates recouping past losses in Section 20.1.C(3) for newly issued policies. Specifically, recouping past losses is limited by not allowing prior claims in excess of expected claims in the loss ratio test. It is my understanding that, in developing the Model Regulation, HATF explored alternative variations of "not recouping past losses" before ultimately settling on the approach outlined here.

To demonstrate a rate increase is not recouping past losses under this approach, actuaries must use the lesser of actual and expected past claims in demonstrating compliance with loss ratio and rate stability requirements.

The company is requesting an increase amount justified on each BP cohort, subject to a 100% maximum. For this purpose a rate increase is considered justified to the extent that the actual-to-expected lifetime loss ratio exceeds 1.00 when historical incurred claims are capped at the expected level (consistent with the HATF definition). Table 2 below provides a demonstration that the requested increase is not recouping past losses under the HATF approach. The values in Table 2 are based on the interest-adjusted values in Exhibits I and II of the actuarial memorandum.

American Progressive Life & Health Insurance Company of New York
Address: 1064 Greenwood Boulevard, Lake Mary, FL 32746

Supplement to the Actuarial Memorandum
September 22, 2020

Table 2
Rate Increase Justification
Nationwide Experience After Requested increase
(\$ values in 000s)

Period	Actual/Projected Experience			Expected Loss Ratio	Actual to Expected	Adjusted Incurred Claims ^[1]	Adjusted Loss Ratio	Adjusted Actual to Expected
	Earned Premiums	Incurred Claims	Loss Ratio					
All Benefit Periods								
Historical	\$171,516	\$208,821	122%	57%	2.15	\$97,040	57%	1.00
Future	\$31,300	\$42,247	135%	368%	0.37	\$42,247	135%	0.37
Lifetime	\$202,816	\$251,068	124%	64%	1.94	\$139,287	69%	1.08
Benefit Periods of Three Years or Less								
Historical	\$76,560	\$47,681	62%	55%	1.14	\$41,905	55%	1.00
Future	\$8,862	\$11,902	134%	422%	0.32	\$11,902	134%	0.32
Lifetime	\$85,421	\$59,583	70%	63%	1.11	\$53,807	63%	1.00
Benefit Periods Over Three Years								
Historical	\$94,957	\$161,140	170%	58%	2.93	\$54,934	58%	1.00
Future	\$22,438	\$30,345	135%	333%	0.41	\$30,345	135%	0.41
Lifetime	\$117,395	\$191,485	163%	64%	2.53	\$85,279	73%	1.13

[1] Historical claims capped at the expected level

Attachment 9 to this supplement provides a status listing that includes the rate increases proposed and filed by state departments of insurance.

5. Description of Enclosures

- Attachment 1: Nationwide Actual and Projected Experience
- Attachment 2: Nationwide Actual and Projected Written Premium and Paid Claims
- Attachment 3: Pennsylvania-Specific Actual and Projected Experience
- Attachment 4: Pennsylvania-Specific Actual and Projected Written Premium and Paid Claims
- Attachment 5: Nationwide and Pennsylvania-Specific Claims and Reserve Balances
- Attachment 6: Nationwide Actual and Projected Experience by Duration
- Attachment 7: Pennsylvania-Specific Actual and Projected Experience by Duration
- Attachment 8: Nationwide Experience Restated to Current Pennsylvania Rate Level from Inception
- Attachment 9: Status Listing

Enclosures: Numeric Exhibits and Attachments in Excel

Attachment 1
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ⁽²⁾	
		A	B	C = B / A	D	E	F	G = F / E		I	J	K = I / J	L	M
		Earned Premium ⁽¹⁾	Incurred Claims	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio		Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col G)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58					
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66					
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55					
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62					
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66					
	1992	124,117	42,333	34%		65,647	33,258	51%	0.67					
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69					
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71					
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73					
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57					
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51					
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79					
	1999	3,095,715	672,075	22%		2,347,160	1,015,246	43%	0.50					
	2000	3,932,736	2,998,146	76%		3,482,131	1,522,888	44%	1.74					
	2001	4,979,085	3,082,515	62%		4,507,414	1,973,354	44%	1.40					
	2002	5,880,873	5,608,536	95%		5,335,626	2,334,014	44%	2.18					
	2003	6,592,555	4,785,328	73%		5,958,007	2,551,779	43%	1.69					
	2004	6,427,301	7,702,130	120%		5,603,022	2,531,331	45%	2.65					
	2005	5,982,078	5,915,472	99%		4,977,763	2,489,022	50%	1.98					
	2006	5,553,400	5,831,421	106%		4,448,332	2,449,380	55%	1.91					
Projected Future Experience (40 Years)	2007	5,266,652	6,102,921	116%		3,993,643	2,402,832	60%	1.93					
	2008	4,969,690	8,628,050	174%		3,583,748	2,343,350	65%	2.66					
	2009	4,564,276	13,215,724	290%		3,217,801	2,277,020	71%	4.09					
	2010	4,226,554	8,419,836	199%		2,874,277	2,203,786	77%	2.60					
	2011	3,694,553	10,180,518	276%		2,564,985	2,130,428	83%	3.32					
	2012	3,602,368	6,054,169	168%		2,281,143	2,055,140	90%	1.87					
	2013	3,688,754	7,491,620	203%		2,018,435	1,949,104	96%	2.10					
	2014	3,762,176	4,946,322	132%		1,780,037	1,900,640	107%	1.86					
	2015	3,757,799	8,687,748	229%		1,564,572	1,823,836	117%	1.13					
	2016	3,788,700	4,699,735	124%		1,370,672	1,749,713	128%	1.80					
	2017	3,791,372	6,087,492	170%		1,196,924	1,678,452	140%	0.88					
	2018	3,579,506	6,914,430	198%	1,031	1,041,898	1,610,923	155%	1.10					
	2019	3,489,413	5,703,444	200%		904,186	1,546,606	171%	1.16					
	2020	3,628,306	4,761,817	140%		782,369	1,479,104	190%	0.74					
	2021	3,391,235	4,477,626	150%		675,014	1,428,526	212%	0.66					
	2022	2,985,462	4,179,616	150%		580,752	1,374,597	237%	0.63					
	2023	2,613,228	4,189,350	160%		498,280	1,323,774	266%	0.60					
	2024	2,276,234	3,901,510	171%		426,351	1,274,747	299%	0.57					
	2025	1,973,341	3,624,195	184%		363,811	1,227,817	337%	0.54					
	2026	1,703,186	3,356,830	197%		309,583	1,181,350	382%	0.52					
	2027	1,463,847	3,102,068	212%		262,688	1,135,250	432%	0.49					
	2028	1,253,119	2,863,099	228%		222,242	1,089,776	490%	0.47					
	2029	1,068,678	2,638,366	247%		187,436	1,043,613	557%	0.44					
	2030	908,069	2,430,877	268%		157,559	996,634	633%	0.42					
	2031	768,990	2,239,217	291%		131,974	947,552	718%	0.41					
	2032	649,185	2,059,541	317%		110,119	896,017	814%	0.39					
	2033	546,446	1,893,953	347%		91,499	843,155	921%	0.38					
	2034	458,592	1,741,034	380%		75,686	788,815	1042%	0.36					
	2035	393,778	1,599,401	417%		62,300	733,118	1177%	0.35					
	2036	320,233	1,465,330	458%		51,009	675,996	1325%	0.35					
	2037	266,406	1,337,098	502%		41,530	617,649	1487%	0.34					
	2038	220,980	1,216,995	551%		33,605	559,511	1665%	0.33					
	2039	182,712	1,103,244	604%		27,010	502,036	1859%	0.32					
	2040	150,581	995,317	661%		21,557	445,790	2068%	0.32					
	2041	123,618	893,014	722%		17,074	391,616	2294%	0.31					
	2042	101,076	794,985	787%		13,415	339,711	2532%	0.31					
	2043	82,282	704,068	856%		10,451	291,316	2787%	0.31					
	2044	66,652	621,031	932%		8,069	246,777	3058%	0.30					
	2045	53,714	545,566	1016%		6,172	206,254	3341%	0.30					
	2046	43,036	477,698	1110%		4,676	170,047	3637%	0.31					
	2047	34,279	416,269	1214%		3,508	138,029	3935%	0.31					
	2048	27,122	360,576	1329%		2,605	110,519	4242%	0.31					
	2049	21,307	310,214	1458%		1,915	87,227	4554%	0.32					
	2050	16,614	263,790	1588%		1,394	67,850	4867%	0.33					
	2051	12,852	221,462	1723%		1,004	52,078	5185%	0.33					
	2052	9,851	182,543	1853%		717	39,326	5488%	0.34					
	2053	7,480	148,649	1987%		506	29,380	5807%	0.34					
	2054	5,617	119,796	2133%		354	21,744	6149%	0.35					
	2055	4,175	96,007	2300%		245	15,936	6506%	0.35					
	2056	3,067	75,783	2471%		168	11,603	6906%	0.36					
	2057	2,222	58,746	2644%		114	8,314	7289%	0.36					
	2058	1,586	45,421	2863%		77	5,939	7747%	0.37					
	2059	1,116	34,653	3106%		51	4,228	8296%	0.37					
History		100,320,887	137,206,878	137%		68,286,516	43,899,160	64%	2.13	122%	57%	2.15		
Future		27,830,775	62,440,277	224%	7,102	5,184,889	22,809,529	440%	0.51	200%	368%	0.54		
Lifetime		128,151,662	199,647,155	156%		73,471,405	66,708,690	91%	1.72	131%	64%	2.05		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Attachment 1
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience After Requested Increase and Assumed Implementation Date of February 1, 2021
All Policy Forms
All Benefit Periods

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected Ratio H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A	B	C = B / A	D	E	F	G = F / E		I	J	K = I / J	L	M
		Earned Premium ^[1]	Incurred Claims	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio		Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col G)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	53,316	5,400	10%		34,859	6,089	17%	0.58			0.58	5.1%	5.5%
	1988	125,497	17,350	14%		70,855	14,852	21%	0.66	10%	17%	0.64	5.0%	5.5%
	1989	146,010	27,507	19%		111,056	38,047	34%	0.55	13%	20%	0.57	5.0%	5.5%
	1990	141,609	33,693	24%		88,484	34,137	39%	0.62	15%	27%	0.59	4.9%	5.5%
	1991	132,897	38,425	29%		75,485	33,275	44%	0.66	18%	30%	0.61	4.9%	5.5%
	1992	124,117	42,333	34%		65,247	33,258	51%	0.67	20%	33%	0.61	4.8%	5.5%
	1993	113,273	45,643	40%		57,004	33,095	58%	0.69	22%	35%	0.63	4.7%	5.5%
	1994	102,209	48,006	47%		49,533	32,844	66%	0.71	24%	37%	0.65	4.7%	5.5%
	1995	91,988	51,006	55%		43,179	32,661	76%	0.73	26%	39%	0.66	4.6%	5.5%
	1996	526,244	137,032	26%		260,335	118,991	46%	0.57	28%	41%	0.68	4.6%	5.5%
	1997	1,395,816	277,659	20%		820,937	323,013	39%	0.51	29%	42%	0.65	4.6%	5.5%
	1998	2,742,353	874,691	32%		1,557,366	631,054	41%	0.79	24%	41%	0.60	4.5%	6.6%
	1999	3,095,715	672,075	22%		2,347,160	1,015,248	43%	0.60	28%	41%	0.68	4.5%	6.6%
	2000	3,932,736	2,998,146	76%		3,482,131	1,522,888	44%	1.74	26%	42%	0.62	4.5%	6.6%
	2001	4,979,085	3,062,515	62%		4,507,414	1,973,354	44%	1.40	40%	42%	0.94	4.4%	6.6%
	2002	5,880,873	5,608,536	95%		5,335,626	2,334,014	44%	2.18	45%	43%	1.05	4.4%	6.5%
	2003	6,592,555	4,785,328	73%		5,958,007	2,551,779	43%	1.69	56%	43%	1.30	4.3%	6.5%
	2004	6,427,301	7,702,130	120%		5,603,022	2,531,331	45%	2.65	59%	43%	1.37	4.2%	6.5%
	2005	5,982,078	5,915,472	99%		4,977,763	2,489,022	50%	1.98	68%	43%	1.57	4.2%	6.5%
	2006	5,553,400	5,831,421	106%		4,448,332	2,449,380	55%	1.91	72%	44%	1.62	4.1%	6.5%
	2007	5,266,652	6,102,921	116%		3,993,643	2,402,832	60%	1.93	78%	46%	1.66	4.1%	6.4%
Projected Future Experience (40 Years)	2008	4,969,690	8,628,050	174%		3,583,748	2,343,350	65%	2.66	84%	47%	1.78	4.1%	6.4%
	2009	4,564,276	13,215,724	290%		3,217,801	2,277,020	71%	4.09	96%	48%	1.98	4.1%	6.4%
	2010	4,226,554	8,418,836	199%		2,874,277	2,203,786	77%	2.60	101%	49%	2.04	4.1%	6.4%
	2011	3,694,553	10,180,518	276%		2,564,985	2,130,428	83%	3.32	107%	50%	2.13	4.1%	6.3%
	2012	3,602,368	6,054,169	168%		2,281,143	2,055,140	90%	1.87	109%	51%	2.13	4.1%	6.3%
	2013	3,688,754	7,491,620	203%		2,018,435	1,910,435	95%	2.23	110%	52%	2.16	4.1%	6.3%
	2014	3,762,176	7,491,620	199%		1,780,037	1,900,840	107%	1.86	115%	53%	2.18	4.1%	6.2%
	2015	3,757,799	4,946,322	132%		1,564,572	1,823,836	117%	1.13	116%	54%	2.15	4.2%	6.2%
	2016	3,788,700	8,687,748	229%		1,370,672	1,749,713	128%	1.80	119%	55%	2.18	4.3%	6.1%
	2017	3,791,372	4,699,735	124%		1,196,924	1,678,452	140%	0.88	119%	55%	2.15	4.4%	6.1%
	2018	3,579,506	6,087,492	170%		1,041,898	1,610,923	155%	1.10	120%	56%	2.15	4.4%	6.0%
	2019	3,489,413	6,914,430	198%	1,031	904,186	1,546,006	171%	1.16	122%	57%	2.15	4.1%	5.9%
	2020	3,023,854	5,831,421	193%	915	782,389	1,449,380	185%	0.74	122%	57%	2.14	4.1%	5.8%
	2021	4,022,489	4,689,293	117%	790	675,014	1,428,626	212%	0.55	122%	58%	2.11	4.2%	5.8%
	2022	4,554,188	4,256,529	93%	697	580,752	1,374,597	237%	0.39	121%	58%	2.08	4.1%	5.7%
	2023	3,999,644	3,969,975	99%	617	498,280	1,323,774	266%	0.37	121%	59%	2.06	4.1%	5.7%
	2024	3,487,503	3,689,251	106%	543	426,351	1,274,747	299%	0.35	121%	59%	2.04	4.1%	5.6%
	2025	3,027,033	3,418,593	113%	476	363,611	1,227,817	337%	0.33	121%	60%	2.02	4.0%	5.6%
	2026	2,616,155	3,160,127	121%	416	309,583	1,181,350	382%	0.32	121%	60%	2.01	4.0%	5.5%
	2027	2,251,977	2,914,133	129%	362	262,688	1,135,250	432%	0.30	121%	61%	1.99	4.0%	5.5%
	2028	1,931,163	2,683,659	139%	313	222,242	1,089,176	490%	0.28	121%	61%	1.98	4.0%	5.4%
	2029	1,650,167	2,468,228	150%	270	187,436	1,043,613	557%	0.27	121%	61%	1.98	4.0%	5.4%
	2030	1,405,239	2,269,512	162%	232	157,559	996,634	633%	0.26	121%	62%	1.97	4.0%	5.4%
	2031	1,192,876	2,086,136	175%	199	131,974	947,552	718%	0.24	121%	62%	1.96	4.0%	5.3%
	2032	1,009,668	1,914,946	190%	170	110,119	896,017	814%	0.23	122%	62%	1.96	4.0%	5.3%
	2033	852,256	1,757,447	206%	144	91,499	843,155	921%	0.22	122%	62%	1.95	4.0%	5.3%
	2034	717,327	1,612,280	225%	122	75,686	788,815	1042%	0.22	122%	63%	1.95	4.0%	5.2%
	2035	602,120	1,478,281	246%	103	62,300	733,118	1177%	0.21	122%	63%	1.95	4.0%	5.2%
	2036	503,970	1,351,872	268%	87	51,009	675,996	1325%	0.20	122%	63%	1.94	4.0%	5.2%
	2037	420,557	1,231,396	293%	73	41,530	617,649	1487%	0.20	123%	63%	1.94	4.0%	5.1%
	2038	349,922	1,118,950	320%	61	33,605	559,511	1665%	0.19	123%	63%	1.94	4.0%	5.1%
	2039	290,196	1,012,786	349%	51	27,010	502,036	1859%	0.19	123%	63%	1.94	4.0%	5.1%
	2040	239,871	912,321	380%	43	21,557	445,790	2068%	0.18	123%	63%	1.94	4.1%	5.1%
	2041	197,463	817,387	414%	35	17,074	391,616	2294%	0.18	123%	64%	1.94	4.1%	5.1%
	2042	161,915	728,674	449%	29	13,915	339,711	2532%	0.18	123%	64%	1.94	4.1%	5.1%
	2043	132,160	642,719	486%	24	10,451	291,316	2787%	0.17	123%	64%	1.94	4.2%	5.1%
	2044	107,331	566,159	527%	20	8,069	246,777	3058%	0.17	123%	64%	1.94	4.2%	5.1%
	2045	86,713	496,686	573%	16	6,172	206,254	3341%	0.17	123%	64%	1.94	4.2%	5.1%
	2046	69,646	434,306	624%	13	4,676	170,047	3637%	0.17	124%	64%	1.94	4.3%	5.1%
	2047	55,611	377,920	680%	11	3,508	138,029	3935%	0.17	124%	64%	1.94	4.3%	5.1%
	2048	44,106	328,896	741%	8	2,605	110,519	4242%	0.17	124%	64%	1.94	4.3%	5.1%
	2049	34,732	280,853	809%	7	1,915	87,227	4554%	0.18	124%	64%	1.94	4.3%	5.2%
	2050	27,147	238,527	879%	5	1,394	67,850	4867%	0.18	124%	64%	1.94	4.3%	5.2%
	2051	21,051	200,016	950%	4	1,004	52,078	5185%	0.18	124%	64%	1.94	4.2%	5.2%
	2052	16,175	164,665	1018%	3	717	39,326	5488%	0.19	124%	64%	1.94	4.2%	5.3%
	2053	12,312	133,939	1088%	2	506	29,380	5807%	0.19	124%	64%	1.94	4.2%	5.3%
	2054	9,269	107,822	1163%	2	354	21,744	6149%	0.19	124%	64%	1.94	4.2%	5.4%
	2055	6,908	86,318	1249%	1	245	15,936	6506%	0.19	124%	64%	1.94	4.2%	5.5%
	2056	5,089	68,087	1338%	1	168	11,603	6906%	0.19	124%	64%	1.94	4.2%	5.6%
	2057	3,698	52,712	1425%	1	114	8,314	7289%	0.20	124%	64%	1.94	4.2%	5.6%
	2058	2,648	40,716	1538%	1	77	5,939	7747%	0.20	124%	64%	1.94	4.2%	5.7%
	2059	1,867	31,035	1662%	0	51	4,228	8296%	0.20	124%	64%	1.94	4.2%	5.8%
History		100,320,887	137,206,878	137%		68,286,516	43,899,160	64%	2.13	122%	57%	2.15		
Future		39,748,987	58,862,274	148%	6,869	5,184,889	22,809,529	440%	0.34	135%	368%	0.37		
Lifetime		140,069,874	196,069,152	140%		73,471,405	66,708,690	91%	1.54	124%	64%	1.94		

[1] Premium restated to reflect the Pennsylvania rate level.

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Attachment 2
American Progressive Life & Health Insurance Company of New York
Nationwide Written Premium and Paid Claim Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year ^[1]	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1987	54,346	631	1%	1%	273,058	3,171	1%	1%	5.1%	5.0244
	1988	127,922	3,425	3%	2%	602,448	16,129	3%	2%	5.0%	4.7095
	1989	148,831	8,485	6%	4%	656,990	37,455	6%	4%	5.0%	4.4143
	1990	144,345	14,453	10%	6%	597,252	59,802	10%	5%	4.9%	4.1377
	1991	135,464	20,511	15%	8%	525,377	79,548	15%	7%	4.9%	3.8783
	1992	126,515	26,255	21%	10%	459,915	95,442	21%	9%	4.8%	3.6353
	1993	115,461	31,334	27%	12%	393,425	106,769	27%	11%	4.7%	3.4074
	1994	104,183	35,602	34%	15%	332,748	113,709	34%	13%	4.7%	3.1939
	1995	93,765	39,325	42%	17%	282,488	118,475	42%	15%	4.6%	3.0127
	1996	1,011,581	53,521	5%	11%	2,893,027	153,065	5%	11%	4.6%	2.8599
	1997	1,578,969	111,876	7%	9%	4,286,656	303,726	7%	10%	4.5%	2.7148
	1998	2,554,343	312,772	12%	11%	6,582,901	806,057	12%	11%	4.5%	2.5771
	1999	3,373,725	381,371	11%	11%	8,253,554	932,995	11%	11%	4.5%	2.4464
	2000	4,261,087	749,246	18%	13%	9,895,660	1,739,999	18%	13%	4.4%	2.3223
	2001	5,271,493	1,197,968	23%	16%	11,621,205	2,640,965	23%	15%	4.4%	2.2045
	2002	6,101,509	2,045,680	34%	20%	12,768,737	4,281,032	34%	19%	4.3%	2.0927
	2003	6,610,386	2,479,947	38%	24%	13,131,994	4,926,588	38%	22%	4.2%	1.9866
	2004	6,364,828	3,501,726	55%	29%	12,002,831	6,603,575	55%	27%	4.2%	1.8858
	2005	5,867,239	3,908,591	67%	34%	10,503,255	6,996,975	67%	31%	4.1%	1.7902
	2006	5,597,362	4,608,355	82%	39%	9,573,118	7,881,628	82%	36%	4.1%	1.7103
	2007	5,171,848	5,688,644	110%	46%	8,505,158	9,355,035	110%	41%	4.1%	1.6445
	2008	4,797,570	6,413,515	134%	53%	7,586,206	10,141,436	134%	47%	4.1%	1.5813
	2009	4,422,277	8,070,109	182%	62%	6,723,818	12,270,136	182%	54%	4.1%	1.5204
	2010	4,204,636	9,219,505	219%	72%	6,147,026	13,478,584	219%	62%	4.1%	1.4620
	2011	3,695,858	9,386,433	254%	81%	5,195,395	13,194,833	254%	69%	4.1%	1.4057
	2012	3,490,869	9,497,505	272%	90%	4,718,495	12,837,472	272%	76%	4.1%	1.3517
Projected Future Experience (40 Years)	2013	3,614,137	9,594,499	265%	98%	4,697,223	12,469,785	265%	82%	4.1%	1.2997
	2014	3,669,792	9,139,147	249%	105%	4,586,746	11,422,706	249%	87%	4.1%	1.2499
	2015	3,699,718	8,766,429	237%	110%	4,448,144	10,539,812	237%	91%	4.2%	1.2023
	2016	3,791,477	8,819,934	233%	115%	4,386,171	10,203,342	233%	95%	4.3%	1.1569
	2017	3,722,878	8,447,346	227%	120%	4,143,525	9,401,810	227%	98%	4.4%	1.1130
	2018	3,604,008	8,154,155	226%	124%	3,842,158	8,692,974	226%	101%	4.4%	1.0661
	2019	3,480,777	8,558,438	246%	128%	3,551,769	8,732,992	246%	104%	4.1%	1.0204
	2020	3,683,201	8,385,181	228%	132%	3,608,020	8,214,022	228%	106%	4.2%	0.9796
	2021	3,432,471	8,134,956	237%	135%	3,229,311	7,653,467	237%	109%	4.2%	0.9408
	2022	3,013,198	7,695,657	255%	138%	2,725,120	6,959,909	255%	111%	4.1%	0.9044
	2023	2,629,956	6,894,649	262%	141%	2,286,807	5,995,054	262%	113%	4.1%	0.8695
	2024	2,284,240	5,812,328	254%	143%	1,910,008	4,860,080	254%	114%	4.1%	0.8362
	2025	1,974,565	4,854,199	246%	145%	1,587,866	3,903,554	246%	115%	4.0%	0.8042
	2026	1,699,551	4,318,462	254%	146%	1,314,265	3,339,474	254%	116%	4.0%	0.7733
	2027	1,456,722	3,972,315	273%	148%	1,084,020	2,955,998	273%	117%	4.0%	0.7442
	2028	1,243,717	3,837,105	309%	150%	891,192	2,749,499	309%	118%	4.0%	0.7166
	2029	1,057,928	3,669,398	347%	151%	729,730	2,531,052	347%	119%	4.0%	0.6898
	2030	896,745	3,221,049	359%	153%	594,993	2,137,177	359%	119%	4.0%	0.6635
	2031	757,595	3,022,881	399%	154%	483,354	1,928,631	399%	120%	4.0%	0.6380
	2032	638,098	2,821,510	442%	156%	391,410	1,730,718	442%	121%	4.0%	0.6134
	2033	535,974	2,622,385	489%	157%	316,024	1,546,225	489%	121%	4.0%	0.5896
	2034	448,900	2,429,678	541%	159%	254,428	1,377,097	541%	122%	4.0%	0.5668
	2035	374,934	2,245,740	599%	160%	204,229	1,223,271	599%	122%	4.0%	0.5447
	2036	312,224	2,071,552	663%	161%	163,388	1,084,050	663%	123%	4.0%	0.5233
	2037	259,247	1,906,839	736%	162%	130,233	957,905	736%	123%	4.0%	0.5024
	2038	214,636	1,751,327	816%	163%	103,385	843,568	816%	124%	4.0%	0.4817
	2039	177,141	1,604,822	906%	164%	81,710	740,252	906%	124%	4.0%	0.4613
	2040	145,692	1,466,697	1007%	165%	64,286	647,176	1007%	124%	4.1%	0.4412
	2041	119,356	1,336,444	1120%	166%	50,328	563,531	1120%	125%	4.1%	0.4217
	2042	97,370	1,213,486	1246%	167%	39,191	488,425	1246%	125%	4.1%	0.4025
	2043	79,077	1,097,432	1388%	168%	30,336	421,002	1388%	125%	4.2%	0.3836
	2044	63,893	988,603	1547%	168%	23,326	360,912	1547%	125%	4.2%	0.3651
	2045	51,358	887,256	1728%	169%	17,827	307,988	1728%	125%	4.2%	0.3471
	2046	41,038	793,531	1934%	170%	13,562	262,236	1934%	125%	4.3%	0.3305
	2047	32,596	707,292	2170%	170%	10,289	223,267	2170%	126%	4.3%	0.3157
	2048	25,713	628,197	2443%	171%	7,779	190,057	2443%	126%	4.3%	0.3025
	2049	20,142	556,033	2761%	171%	5,859	161,745	2761%	126%	4.3%	0.2909
	2050	15,660	490,307	3131%	171%	4,388	137,376	3131%	126%	4.3%	0.2802
	2051	12,079	430,352	3563%	172%	3,260	116,139	3563%	126%	4.2%	0.2699
	2052	9,231	375,514	4068%	172%	2,400	97,610	4068%	126%	4.2%	0.2599
	2053	6,988	325,351	4656%	172%	1,750	81,457	4656%	126%	4.2%	0.2504
	2054	5,236	279,955	5346%	172%	1,263	67,512	5346%	126%	4.2%	0.2412
	2055	3,885	239,447	6163%	173%	902	55,618	6163%	126%	4.2%	0.2323
	2056	2,848	203,546	7147%	173%	637	45,538	7147%	126%	4.2%	0.2237
	2057	2,060	171,840	8340%	173%	444	37,030	8340%	126%	4.2%	0.2155
	2058	1,469	144,044	9804%	173%	305	29,897	9804%	126%	4.2%	0.2076
	2059	1,031	119,976	11633%	173%	206	23,985	11633%	126%	4.2%	0.1999
	Past										
	Future	101,009,196	129,286,731	128%		174,168,467	180,638,018	104%			
	Lifetime	27,827,767	93,727,333	337%		22,367,831	67,049,505	300%			
		128,836,963	223,014,064	173%		196,536,298	247,687,523	126%			

[1] Actual written premiums are not available for all years. These are estimated values as described in Section 3 of the Supplement to the Actuarial Memorandum.

[2] Premium restated to reflect the Pennsylvania rate level.

Attachment 2
American Progressive Life & Health Insurance Company of New York
Nationwide Written Premium and Paid Claim Experience After Requested Increase and Assumed Implementation Date of February 1, 2021
All Policy Forms
All Benefit Periods

	Calendar Year ^[1]	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium ^[2]	Paid Claims	Loss Ratio	Accumulated Loss Ratio		
Historical Experience	1987	54,346	631	1%	1%	273,058	3,171	1%	1%	5.1%	5.0244
	1988	127,922	3,425	3%	2%	602,448	16,129	3%	2%	5.0%	4.7095
	1989	148,831	8,485	6%	4%	656,990	37,455	6%	4%	5.0%	4.4143
	1990	144,345	14,453	10%	6%	597,252	59,802	10%	5%	4.9%	4.1377
	1991	135,464	20,511	15%	8%	525,377	79,548	15%	7%	4.9%	3.8783
	1992	126,515	26,255	21%	10%	459,915	95,442	21%	9%	4.8%	3.6353
	1993	115,461	31,334	27%	12%	393,425	106,769	27%	11%	4.7%	3.4074
	1994	104,183	35,602	34%	15%	332,748	113,709	34%	13%	4.7%	3.1939
	1995	93,765	39,325	42%	17%	282,488	118,475	42%	15%	4.6%	3.0127
	1996	1,011,581	53,521	5%	11%	2,893,027	153,065	5%	11%	4.6%	2.8599
	1997	1,578,969	111,876	7%	9%	4,286,656	303,726	7%	10%	4.5%	2.7148
	1998	2,554,343	312,772	12%	11%	6,582,901	806,057	12%	11%	4.5%	2.5771
	1999	3,373,725	381,371	11%	11%	8,253,554	932,995	11%	11%	4.5%	2.4464
	2000	4,261,087	749,246	18%	13%	9,895,660	1,739,999	18%	13%	4.4%	2.3223
	2001	5,271,493	1,197,968	23%	16%	11,621,205	2,640,965	23%	15%	4.4%	2.2045
	2002	6,101,509	2,045,680	34%	20%	12,768,737	4,281,032	34%	19%	4.3%	2.0927
	2003	6,610,386	2,479,947	38%	24%	13,131,994	4,926,588	38%	22%	4.2%	1.9866
	2004	6,364,828	3,501,726	55%	29%	12,002,831	6,603,575	55%	27%	4.2%	1.8858
	2005	5,867,239	3,908,591	67%	34%	10,503,255	6,996,975	67%	31%	4.1%	1.7902
	2006	5,597,362	4,608,355	82%	39%	9,573,118	7,881,628	82%	36%	4.1%	1.7103
	2007	5,171,848	5,688,644	110%	46%	8,505,158	9,355,035	110%	41%	4.1%	1.6445
	2008	4,797,570	6,413,515	134%	53%	7,586,206	10,141,436	134%	47%	4.1%	1.5813
	2009	4,422,277	8,070,109	182%	62%	6,723,818	12,270,136	182%	54%	4.1%	1.5204
	2010	4,204,636	9,219,505	219%	72%	6,147,026	13,478,584	219%	62%	4.1%	1.4620
	2011	3,695,858	9,386,433	254%	81%	5,195,395	13,194,833	254%	69%	4.1%	1.4057
	2012	3,490,869	9,497,505	272%	90%	4,718,495	12,837,472	272%	76%	4.1%	1.3517
	2013	3,614,137	9,594,499	265%	98%	4,697,223	12,469,785	265%	82%	4.1%	1.2997
	2014	3,669,792	9,139,147	249%	105%	4,586,746	11,422,706	249%	87%	4.1%	1.2499
	2015	3,699,718	8,766,429	237%	110%	4,448,144	10,539,812	237%	91%	4.2%	1.2023
	2016	3,791,477	8,819,934	233%	115%	4,386,171	10,203,342	233%	95%	4.3%	1.1569
	2017	3,722,878	8,447,346	227%	120%	4,143,525	9,401,810	227%	98%	4.4%	1.1130
	2018	3,604,008	8,154,155	226%	124%	3,842,158	8,692,974	226%	101%	4.4%	1.0661
	2019	3,480,777	8,558,438	246%	128%	3,551,769	8,732,992	246%	104%	4.1%	1.0204
Projected Future Experience (40 Years)	2020	3,643,023	8,385,181	230%	132%	3,568,661	8,214,022	230%	106%	4.2%	0.9796
	2021	4,453,919	8,124,059	182%	134%	4,190,302	7,643,214	182%	108%	4.2%	0.9408
	2022	4,554,048	7,644,874	168%	135%	4,118,656	6,913,982	168%	109%	4.1%	0.9044
	2023	3,981,786	6,794,394	171%	136%	3,462,253	5,907,880	171%	110%	4.1%	0.8695
	2024	3,463,223	5,676,581	164%	137%	2,895,835	4,746,573	164%	111%	4.1%	0.8362
	2025	2,998,426	4,694,421	157%	137%	2,411,215	3,775,067	157%	112%	4.0%	0.8042
	2026	2,585,255	4,143,444	160%	138%	1,999,182	3,204,132	160%	112%	4.0%	0.7733
	2027	2,220,140	3,788,199	171%	138%	1,652,118	2,818,989	171%	113%	4.0%	0.7442
	2028	1,899,549	3,648,526	192%	139%	1,361,132	2,614,371	192%	113%	4.0%	0.7166
	2029	1,619,586	3,479,909	215%	140%	1,117,147	2,400,347	215%	114%	4.0%	0.6898
	2030	1,376,335	3,033,398	220%	141%	913,203	2,012,671	220%	114%	4.0%	0.6635
	2031	1,165,970	2,839,065	243%	142%	743,902	1,811,354	243%	115%	4.0%	0.6380
	2032	984,950	2,643,004	268%	143%	604,170	1,621,222	268%	115%	4.0%	0.6134
	2033	829,880	2,450,274	295%	144%	489,318	1,444,743	295%	116%	4.0%	0.5896
	2034	697,281	2,264,661	325%	145%	395,206	1,283,568	325%	116%	4.0%	0.5668
	2035	584,286	2,088,260	357%	146%	318,265	1,137,490	357%	117%	4.0%	0.5447
	2036	488,157	1,921,880	394%	146%	255,454	1,005,726	394%	117%	4.0%	0.5233
	2037	406,650	1,765,167	434%	147%	204,282	886,736	434%	117%	4.0%	0.5024
	2038	337,759	1,617,789	479%	148%	162,690	779,246	479%	117%	4.0%	0.4817
	2039	279,627	1,479,478	529%	149%	128,983	682,435	529%	118%	4.0%	0.4613
	2040	230,680	1,349,553	585%	150%	101,787	595,487	585%	118%	4.1%	0.4412
	2041	189,535	1,227,454	648%	150%	79,920	517,574	648%	118%	4.1%	0.4217
	2042	155,055	1,112,574	718%	151%	62,409	447,809	718%	118%	4.1%	0.4025
	2043	126,270	1,004,481	796%	151%	48,440	385,344	796%	119%	4.2%	0.3836
	2044	102,294	903,401	883%	152%	37,345	329,808	883%	119%	4.2%	0.3651
	2045	82,440	809,506	982%	152%	28,617	280,999	982%	119%	4.2%	0.3471
	2046	66,045	722,870	1095%	153%	21,826	238,885	1095%	119%	4.3%	0.3305
	2047	52,595	643,323	1223%	153%	16,602	203,075	1223%	119%	4.3%	0.3157
	2048	41,599	570,514	1371%	154%	12,586	172,605	1371%	119%	4.3%	0.3025
	2049	32,672	504,226	1543%	154%	9,504	146,675	1543%	119%	4.3%	0.2909
	2050	25,471	443,986	1743%	154%	7,136	124,398	1743%	119%	4.3%	0.2802
	2051	19,701	389,163	1975%	155%	5,317	105,023	1975%	119%	4.2%	0.2699
	2052	15,100	339,132	2246%	155%	3,925	88,153	2246%	119%	4.2%	0.2599
	2053	11,465	293,460	2560%	155%	2,870	73,473	2560%	119%	4.2%	0.2504
	2054	8,617	252,213	2927%	155%	2,078	60,822	2927%	119%	4.2%	0.2412
	2055	6,414	215,480	3360%	155%	1,490	50,051	3360%	119%	4.2%	0.2323
	2056	4,718	182,988	3879%	155%	1,055	40,939	3879%	119%	4.2%	0.2237
	2057	3,425	154,341	4507%	156%	738	33,259	4507%	119%	4.2%	0.2155
	2058	2,450	129,266	5275%	156%	509	26,830	5275%	119%	4.2%	0.2076
	2059	1,726	107,585	6234%	156%	345	21,508	6234%	119%	4.2%	0.1999
	Past										
	Future	101,009,196	129,286,731	128%		174,168,467	180,638,018	104%			
	Lifetime	39,748,121	89,838,081	226%		31,436,472	64,846,485	206%			
		140,757,317	219,124,812	156%		205,604,939	245,484,503	119%			

[1] Actual written premiums are not available for all years. These are estimated values as described in Section 3 of the Supplement to the Actuarial Memorandum.

[2] Premium restated to reflect the Pennsylvania rate level.

Attachment 3
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			End of Year Number of Lives	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	2001	57	0	0%		126	0	0%	4.4%	2.2045
	2002	77,793	37,896	49%		162,798	79,306	49%	4.3%	2.0927
	2003	247,488	4,919	2%		491,651	9,771	2%	4.2%	1.9866
	2004	304,789	0	0%		574,773	0	0%	4.2%	1.8858
	2005	297,465	274,379	92%		532,508	491,181	92%	4.1%	1.7902
	2006	283,142	6,931	2%		484,256	11,853	2%	4.1%	1.7103
	2007	278,839	100,470	36%		458,554	165,224	36%	4.1%	1.6445
	2008	266,988	141,210	53%		422,178	223,290	53%	4.1%	1.5813
	2009	261,525	0	0%		397,634	0	0%	4.1%	1.5204
	2010	252,461	141,983	56%		369,089	207,574	56%	4.1%	1.4620
	2011	242,452	107,973	45%		340,823	151,781	45%	4.1%	1.4057
	2012	236,125	732,961	310%		319,162	990,720	310%	4.1%	1.3517
	2013	239,981	213,680	89%		311,898	277,715	89%	4.1%	1.2997
	2014	239,242	560,068	234%		299,020	700,010	234%	4.1%	1.2499
	2015	253,115	0	0%		304,319	0	0%	4.2%	1.2023
	2016	255,944	263,458	103%		296,089	304,781	103%	4.3%	1.1569
	2017	234,735	157,788	67%		261,258	175,616	67%	4.4%	1.1130
	2018	213,594	350,119	164%		227,708	373,254	164%	4.4%	1.0661
	2019	175,817	298,725	170%	73	179,403	304,818	170%	4.1%	1.0204
Projected Future Experience (40 Years)	2020	190,723	231,598	121%	66	186,830	226,871	121%	4.2%	0.9796
	2021	185,811	234,124	126%	60	174,814	220,267	126%	4.2%	0.9408
	2022	167,135	237,423	142%	55	151,156	214,724	142%	4.1%	0.9044
	2023	149,345	238,466	160%	49	129,859	207,352	160%	4.1%	0.8695
	2024	132,888	238,016	179%	44	111,117	199,021	179%	4.1%	0.8362
	2025	117,035	234,540	200%	40	94,115	188,608	200%	4.0%	0.8042
	2026	102,383	228,099	223%	35	79,173	176,390	223%	4.0%	0.7733
	2027	88,886	219,046	246%	31	66,145	163,003	246%	4.0%	0.7442
	2028	76,386	207,456	272%	27	54,735	148,654	272%	4.0%	0.7166
	2029	65,020	194,735	300%	23	44,849	134,323	300%	4.0%	0.6898
	2030	54,787	179,771	328%	20	36,351	119,279	328%	4.0%	0.6635
	2031	45,666	163,294	358%	17	29,136	104,183	358%	4.0%	0.6380
	2032	37,639	146,661	390%	14	23,088	89,962	390%	4.0%	0.6134
	2033	30,675	129,594	422%	12	18,087	76,412	422%	4.0%	0.5896
	2034	24,697	113,333	459%	10	13,998	64,235	459%	4.0%	0.5668
	2035	19,646	97,218	495%	8	10,701	52,955	495%	4.0%	0.5447
	2036	15,442	81,943	531%	6	8,081	42,881	531%	4.0%	0.5233
	2037	11,996	68,378	570%	5	6,026	34,350	570%	4.0%	0.5024
	2038	9,228	56,101	608%	4	4,445	27,022	608%	4.0%	0.4817
	2039	7,034	45,440	646%	3	3,245	20,960	646%	4.0%	0.4613
	2040	5,319	36,080	678%	3	2,347	15,920	678%	4.1%	0.4412
	2041	3,995	28,102	703%	2	1,685	11,850	703%	4.1%	0.4217
	2042	2,988	21,650	724%	2	1,203	8,714	724%	4.1%	0.4025
	2043	2,230	16,485	739%	1	856	6,324	739%	4.2%	0.3836
	2044	1,664	12,498	751%	1	607	4,563	751%	4.2%	0.3651
	2045	1,247	9,469	760%	1	433	3,287	760%	4.2%	0.3471
	2046	940	7,183	764%	1	311	2,374	764%	4.3%	0.3305
	2047	714	5,502	770%	1	225	1,737	770%	4.3%	0.3157
	2048	548	4,302	784%	0	166	1,302	784%	4.3%	0.3025
	2049	423	3,363	795%	0	123	978	795%	4.3%	0.2909
	2050	327	2,683	822%	0	91	752	822%	4.3%	0.2802
	2051	256	2,196	857%	0	69	593	857%	4.2%	0.2699
	2052	200	1,803	900%	0	52	469	900%	4.2%	0.2599
	2053	156	1,480	950%	0	39	370	950%	4.2%	0.2504
	2054	120	1,144	955%	0	29	276	955%	4.2%	0.2412
	2055	91	863	953%	0	21	201	953%	4.2%	0.2323
	2056	67	643	956%	0	15	144	956%	4.2%	0.2237
	2057	49	470	963%	0	11	101	963%	4.2%	0.2155
	2058	35	335	972%	0	7	70	972%	4.2%	0.2076
	2059	24	230	972%	0	5	46	972%	4.2%	0.1999
Past Future Lifetime										
	Past	4,361,552	3,392,559	78%		6,433,246	4,466,895	69%		
	Future Lifetime	1,553,816 5,915,368	3,501,722 6,894,281	225% 117%	541	1,254,243 7,687,490	2,571,521 7,038,416	205% 92%		

Attachment 3
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Experience After Requested Increase and Assumed Implementation Date of February 1, 2021
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration							Interest Rate Factors	
		Without Interest			End of Year Number of Lives	With Interest			Calendar Year Effective Int Rate	Mid-Year Disc / Accum Factor
		Earned Premium	Incurred Claims	Loss Ratio		Earned Premium	Incurred Claims	Loss Ratio		
Historical Experience	2001	57	0	0%		126	0	0%	4.4%	2.2045
	2002	77,793	37,896	49%		162,798	79,306	49%	4.3%	2.0927
	2003	247,488	4,919	2%		491,651	9,771	2%	4.2%	1.9866
	2004	304,789	0	0%		574,773	0	0%	4.2%	1.8858
	2005	297,465	274,379	92%		532,508	491,181	92%	4.1%	1.7902
	2006	283,142	6,931	2%		484,256	11,853	2%	4.1%	1.7103
	2007	278,839	100,470	36%		458,554	165,224	36%	4.1%	1.6445
	2008	266,988	141,210	53%		422,178	223,290	53%	4.1%	1.5813
	2009	261,525	0	0%		397,634	0	0%	4.1%	1.5204
	2010	252,461	141,983	56%		369,089	207,574	56%	4.1%	1.4620
	2011	242,452	107,973	45%		340,823	151,781	45%	4.1%	1.4057
	2012	236,125	732,961	310%		319,162	990,720	310%	4.1%	1.3517
	2013	239,981	213,680	89%		311,898	277,715	89%	4.1%	1.2997
	2014	239,242	560,068	234%		299,020	700,010	234%	4.1%	1.2499
	2015	253,115	0	0%		304,319	0	0%	4.2%	1.2023
	2016	255,944	263,458	103%		296,089	304,781	103%	4.3%	1.1569
	2017	234,735	157,788	67%		261,258	175,616	67%	4.4%	1.1130
	2018	213,594	350,119	164%		227,708	373,254	164%	4.4%	1.0661
	2019	175,817	298,725	170%	73	179,403	304,818	170%	4.1%	1.0204
Projected Future Experience (40 Years)	2020	190,723	231,598	121%	66	186,830	226,871	121%	4.2%	0.9796
	2021	214,800	229,730	107%	58	202,087	216,133	107%	4.2%	0.9408
	2022	239,661	226,640	95%	53	216,748	204,972	95%	4.1%	0.9044
	2023	215,061	227,134	106%	48	187,000	197,498	106%	4.1%	0.8695
	2024	192,255	226,177	118%	43	160,757	189,122	118%	4.1%	0.8362
	2025	171,487	222,173	130%	38	137,903	178,663	130%	4.0%	0.8042
	2026	150,229	215,727	144%	34	116,172	166,822	144%	4.0%	0.7733
	2027	130,875	206,872	158%	30	97,391	153,944	158%	4.0%	0.7442
	2028	112,890	195,705	173%	26	80,892	140,234	173%	4.0%	0.7166
	2029	96,196	183,523	191%	22	66,354	126,589	191%	4.0%	0.6898
	2030	81,144	169,240	209%	19	53,840	112,291	209%	4.0%	0.6635
	2031	67,722	153,578	227%	16	43,207	97,984	227%	4.0%	0.6380
	2032	55,846	137,825	247%	14	34,256	84,542	247%	4.0%	0.6134
	2033	45,520	121,714	267%	11	26,840	71,765	267%	4.0%	0.5896
	2034	36,659	106,381	290%	9	20,777	60,295	290%	4.0%	0.5668
	2035	29,147	91,191	313%	8	15,877	49,672	313%	4.0%	0.5447
	2036	22,886	76,821	336%	6	11,977	40,201	336%	4.0%	0.5233
	2037	17,746	64,076	361%	5	8,915	32,189	361%	4.0%	0.5024
	2038	13,616	52,559	386%	4	6,558	25,316	386%	4.0%	0.4817
	2039	10,340	42,570	412%	3	4,769	19,636	412%	4.0%	0.4613
	2040	7,780	33,804	435%	3	3,433	14,916	435%	4.1%	0.4412
	2041	5,807	26,338	454%	2	2,448	11,106	454%	4.1%	0.4217
	2042	4,309	20,303	471%	2	1,734	8,172	471%	4.1%	0.4025
	2043	3,185	15,475	486%	1	1,222	5,937	486%	4.2%	0.3836
	2044	2,349	11,750	500%	1	858	4,289	500%	4.2%	0.3651
	2045	1,737	8,919	513%	1	603	3,096	513%	4.2%	0.3471
	2046	1,292	6,785	525%	1	427	2,242	525%	4.3%	0.3305
	2047	967	5,213	539%	1	305	1,646	539%	4.3%	0.3157
	2048	732	4,091	559%	0	221	1,238	559%	4.3%	0.3025
	2049	556	3,209	578%	0	162	933	578%	4.3%	0.2909
	2050	422	2,568	609%	0	118	719	609%	4.3%	0.2802
	2051	327	2,107	644%	0	88	569	644%	4.2%	0.2699
	2052	253	1,733	685%	0	66	451	685%	4.2%	0.2599
	2053	195	1,425	731%	0	49	357	731%	4.2%	0.2504
	2054	149	1,103	741%	0	36	266	741%	4.2%	0.2412
	2055	112	833	746%	0	26	194	746%	4.2%	0.2323
	2056	83	621	753%	0	18	139	753%	4.2%	0.2237
	2057	60	454	761%	0	13	98	761%	4.2%	0.2155
	2058	42	324	770%	0	9	67	770%	4.2%	0.2076
	2059	29	222	773%	0	6	44	773%	4.2%	0.1999
Past Future Lifetime										
		4,361,552	3,392,559	78%		6,433,246	4,466,895	69%		
		2,125,187	3,328,512	157%	525	1,690,992	2,451,218	145%		
		6,486,738	6,721,071	104%		8,124,238	6,918,113	85%		

Attachment 4
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Written Premium and Paid Claim Experience Before Requested Increase
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year	Mid-Year
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2001	149	0	0%	0%	328	0	0%	0%	4.4%	2.2045
	2002	109,535	0	0%	0%	229,225	0	0%	0%	4.3%	2.0927
	2003	266,728	18,388	7%	5%	529,874	36,528	7%	5%	4.2%	1.9866
	2004	312,897	19,683	6%	6%	590,063	37,119	6%	5%	4.2%	1.8858
	2005	291,239	22,846	8%	6%	521,362	40,897	8%	6%	4.1%	1.7902
	2006	283,950	65,792	23%	10%	485,638	112,523	23%	10%	4.1%	1.7103
	2007	278,080	68,975	25%	13%	457,305	113,430	25%	12%	4.1%	1.6445
	2008	262,204	148,001	56%	19%	414,613	234,027	56%	18%	4.1%	1.5813
	2009	261,340	119,212	46%	22%	397,353	181,255	46%	21%	4.1%	1.5204
	2010	251,106	96,896	39%	24%	367,107	141,658	39%	22%	4.1%	1.4620
	2011	241,408	84,055	35%	25%	339,356	118,159	35%	23%	4.1%	1.4057
	2012	230,758	188,295	82%	30%	311,908	254,512	82%	27%	4.1%	1.3517
	2013	244,836	207,325	85%	34%	318,208	269,456	85%	31%	4.1%	1.2997
	2014	236,788	249,635	105%	39%	295,954	312,010	105%	35%	4.1%	1.2499
	2015	252,529	201,605	80%	42%	303,614	242,388	80%	38%	4.2%	1.2023
	2016	254,835	252,350	99%	46%	294,806	291,931	99%	41%	4.3%	1.1569
	2017	227,425	433,882	191%	54%	253,121	482,906	191%	47%	4.4%	1.1130
	2018	211,456	399,452	189%	61%	225,429	425,848	189%	52%	4.4%	1.0661
	2019	176,318	306,669	174%	66%	179,914	312,924	174%	55%	4.1%	1.0204
Projected Future Experience (40 Years)	2020	194,730	287,669	148%	69%	190,755	281,797	148%	58%	4.2%	0.9796
	2021	186,947	324,085	173%	73%	175,882	304,903	173%	61%	4.2%	0.9408
	2022	167,724	340,208	203%	78%	151,689	307,683	203%	64%	4.1%	0.9044
	2023	149,758	329,326	220%	82%	130,218	286,357	220%	67%	4.1%	0.8695
	2024	132,972	301,479	227%	85%	111,187	252,087	227%	69%	4.1%	0.8362
	2025	116,919	274,386	235%	89%	94,021	220,650	235%	71%	4.0%	0.8042
	2026	102,137	259,343	254%	92%	78,982	200,550	254%	73%	4.0%	0.7733
	2027	88,497	248,815	281%	95%	65,855	185,156	281%	75%	4.0%	0.7442
	2028	75,913	243,209	320%	98%	54,396	174,273	320%	77%	4.0%	0.7166
	2029	64,500	234,730	364%	101%	44,490	161,910	364%	79%	4.0%	0.6898
	2030	54,251	215,265	397%	104%	35,996	142,829	397%	80%	4.0%	0.6635
	2031	45,139	201,650	447%	106%	28,799	128,655	447%	81%	4.0%	0.6380
	2032	37,140	186,103	501%	109%	22,782	114,156	501%	83%	4.0%	0.6134
	2033	30,220	169,369	560%	111%	17,818	99,865	560%	84%	4.0%	0.5896
	2034	24,293	152,110	626%	113%	13,769	86,213	626%	85%	4.0%	0.5668
	2035	19,297	134,725	698%	115%	10,511	73,386	698%	86%	4.0%	0.5447
	2036	15,149	117,590	776%	117%	7,927	61,535	776%	86%	4.0%	0.5233
	2037	11,755	101,178	861%	118%	5,905	50,827	861%	87%	4.0%	0.5024
	2038	9,033	85,916	951%	120%	4,351	41,383	951%	87%	4.0%	0.4817
	2039	6,878	71,957	1046%	121%	3,173	33,192	1046%	88%	4.0%	0.4613
	2040	5,195	59,366	1143%	122%	2,292	26,195	1143%	88%	4.1%	0.4412
	2041	3,896	48,179	1237%	122%	1,643	20,315	1237%	88%	4.1%	0.4217
	2042	2,908	38,485	1323%	123%	1,171	15,490	1323%	89%	4.1%	0.4025
	2043	2,164	30,325	1401%	124%	830	11,633	1401%	89%	4.2%	0.3836
	2044	1,607	23,631	1471%	124%	587	8,627	1471%	89%	4.2%	0.3651
	2045	1,197	18,260	1526%	124%	416	6,339	1526%	89%	4.2%	0.3471
	2046	897	14,031	1564%	124%	297	4,637	1564%	89%	4.3%	0.3305
	2047	675	10,762	1594%	125%	213	3,397	1594%	89%	4.3%	0.3157
	2048	512	8,284	1617%	125%	155	2,506	1617%	89%	4.3%	0.3025
	2049	390	6,426	1649%	125%	113	1,869	1649%	89%	4.3%	0.2909
	2050	296	5,021	1696%	125%	83	1,407	1696%	89%	4.3%	0.2802
	2051	228	3,962	1737%	125%	62	1,069	1737%	89%	4.2%	0.2699
	2052	175	3,157	1805%	125%	45	821	1805%	89%	4.2%	0.2599
	2053	133	2,538	1909%	125%	33	635	1909%	89%	4.2%	0.2504
	2054	100	2,038	2041%	125%	24	491	2041%	89%	4.2%	0.2412
	2055	73	1,605	2185%	125%	17	373	2185%	89%	4.2%	0.2323
	2056	53	1,233	2327%	125%	12	276	2327%	89%	4.2%	0.2237
	2057	37	924	2477%	125%	8	199	2477%	89%	4.2%	0.2155
	2058	25	680	2669%	125%	5	141	2669%	89%	4.2%	0.2076
	2059	17	491	2918%	125%	3	98	2918%	89%	4.2%	0.1999
	Past	4,393,579	2,883,060	66%		6,515,176	3,607,572	55%			
	Future	1,553,830	4,558,512	293%		1,256,515	3,313,926	264%			
	Lifetime	5,947,409	7,441,572	125%		7,771,691	6,921,498	89%			

Attachment 4
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Written Premium and Paid Claim Experience After Requested Increase and Assumed Implementation Date of February 1, 2021
All Policy Forms
All Benefit Periods

	Calendar Year	Loss Ratio Demonstration								Interest Rate Factors	
		Without Interest				With Interest				Calendar Year	Mid-Year
		Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Written Premium	Paid Claims	Loss Ratio	Accumulated Loss Ratio	Effective Int Rate	Disc / Accum Factor
Historical Experience	2001	149	0	0%	0%	328	0	0%	0%	4.4%	2.2045
	2002	109,535	0	0%	0%	229,225	0	0%	0%	4.3%	2.0927
	2003	266,728	18,388	7%	5%	529,874	36,528	7%	5%	4.2%	1.9866
	2004	312,897	19,683	6%	6%	590,063	37,119	6%	5%	4.2%	1.8858
	2005	291,239	22,846	8%	6%	521,362	40,897	8%	6%	4.1%	1.7902
	2006	283,950	65,792	23%	10%	485,638	112,523	23%	10%	4.1%	1.7103
	2007	278,080	68,975	25%	13%	457,305	113,430	25%	12%	4.1%	1.6445
	2008	262,204	148,001	56%	19%	414,613	234,027	56%	18%	4.1%	1.5813
	2009	261,340	119,212	46%	22%	397,353	181,255	46%	21%	4.1%	1.5204
	2010	251,106	96,896	39%	24%	367,107	141,658	39%	22%	4.1%	1.4620
	2011	241,408	84,055	35%	25%	339,356	118,159	35%	23%	4.1%	1.4057
	2012	230,758	188,295	82%	30%	311,908	254,512	82%	27%	4.1%	1.3517
	2013	244,836	207,325	85%	34%	318,208	269,456	85%	31%	4.1%	1.2997
	2014	236,788	249,635	105%	39%	295,954	312,010	105%	35%	4.1%	1.2499
	2015	252,529	201,605	80%	42%	303,614	242,388	80%	38%	4.2%	1.2023
	2016	254,835	252,350	99%	46%	294,806	291,931	99%	41%	4.3%	1.1569
	2017	227,425	433,882	191%	54%	253,121	482,906	191%	47%	4.4%	1.1130
	2018	211,456	399,452	189%	61%	225,429	425,848	189%	52%	4.4%	1.0661
	2019	176,318	306,669	174%	66%	179,914	312,924	174%	55%	4.1%	1.0204
Projected Future Experience (40 Years)	2020	193,901	287,669	148%	69%	189,944	281,797	148%	58%	4.2%	0.9796
	2021	224,480	323,266	144%	73%	211,193	304,132	144%	61%	4.2%	0.9408
	2022	240,053	336,654	140%	76%	217,102	304,468	140%	63%	4.1%	0.9044
	2023	214,702	322,425	150%	79%	186,688	280,356	150%	65%	4.1%	0.8695
	2024	192,158	292,228	152%	81%	160,676	244,351	152%	67%	4.1%	0.8362
	2025	170,626	263,572	154%	84%	137,210	211,954	154%	69%	4.0%	0.8042
	2026	149,260	247,550	166%	86%	115,423	191,431	166%	70%	4.0%	0.7733
	2027	129,920	236,526	182%	88%	96,680	176,011	182%	72%	4.0%	0.7442
	2028	111,772	230,742	206%	90%	80,091	165,339	206%	73%	4.0%	0.7166
	2029	95,078	222,339	234%	92%	65,582	153,364	234%	74%	4.0%	0.6898
	2030	80,066	203,173	254%	94%	53,124	134,806	254%	75%	4.0%	0.6635
	2031	66,713	190,053	285%	96%	42,563	121,256	285%	77%	4.0%	0.6380
	2032	54,926	175,164	319%	98%	33,691	107,446	319%	78%	4.0%	0.6134
	2033	44,703	159,222	356%	100%	26,358	93,881	356%	78%	4.0%	0.5896
	2034	35,952	142,845	397%	102%	20,377	80,962	397%	79%	4.0%	0.5668
	2035	28,549	126,393	443%	103%	15,551	68,847	443%	80%	4.0%	0.5447
	2036	22,392	110,206	492%	105%	11,718	57,671	492%	81%	4.0%	0.5233
	2037	17,345	94,732	546%	106%	8,713	47,589	546%	81%	4.0%	0.5024
	2038	13,297	80,371	604%	107%	6,405	38,713	604%	81%	4.0%	0.4817
	2039	10,089	67,263	667%	108%	4,654	31,026	667%	82%	4.0%	0.4613
	2040	7,584	55,460	731%	109%	3,346	24,471	731%	82%	4.1%	0.4412
	2041	5,652	44,986	796%	109%	2,383	18,969	796%	82%	4.1%	0.4217
	2042	4,187	35,922	858%	110%	1,685	14,459	858%	82%	4.1%	0.4025
	2043	3,086	28,301	917%	110%	1,184	10,857	917%	83%	4.2%	0.3836
	2044	2,266	22,055	973%	110%	827	8,052	973%	83%	4.2%	0.3651
	2045	1,667	17,050	1023%	111%	579	5,918	1023%	83%	4.2%	0.3471
	2046	1,233	13,112	1063%	111%	407	4,333	1063%	83%	4.3%	0.3305
	2047	914	10,072	1101%	111%	289	3,179	1101%	83%	4.3%	0.3157
	2048	684	7,768	1136%	111%	207	2,350	1136%	83%	4.3%	0.3025
	2049	512	6,040	1180%	111%	149	1,757	1180%	83%	4.3%	0.2909
	2050	382	4,733	1237%	111%	107	1,326	1237%	83%	4.3%	0.2802
	2051	291	3,746	1285%	111%	79	1,011	1285%	83%	4.2%	0.2699
	2052	221	2,993	1354%	111%	57	778	1354%	83%	4.2%	0.2599
	2053	166	2,413	1450%	111%	42	604	1450%	83%	4.2%	0.2504
	2054	124	1,942	1566%	111%	30	468	1566%	83%	4.2%	0.2412
	2055	91	1,533	1692%	111%	21	356	1692%	83%	4.2%	0.2323
	2056	65	1,179	1816%	111%	15	264	1816%	83%	4.2%	0.2237
	2057	45	884	1944%	111%	10	191	1944%	83%	4.2%	0.2155
	2058	31	651	2102%	111%	6	135	2102%	83%	4.2%	0.2076
	2059	20	470	2305%	111%	4	94	2305%	83%	4.2%	0.1999
Past Future Lifetime		4,393,579	2,883,060	66%		6,515,176	3,607,572	55%			
		2,125,203	4,373,703	206%		1,695,172	3,194,973	188%			
		6,518,782	7,256,762	111%		8,210,348	6,802,545	83%			

Attachment 5
American Progressive Life & Health Insurance Company of New York
Nationwide and Pennsylvania-Specific Reserve Balance
All Policy Forms

Year	Nationwide		Pennsylvania-Specific	
	Claim Reserve ^[1]	Year-End Active Life Reserve ^[2]	Claim Reserve ^[1]	Year-End Active Life Reserve ^[2]
2001	8,346	N/A	0	N/A
2002	9,913	N/A	0	N/A
2003	4,919	N/A	4,919	N/A
2004	294,841	9,801,186	0	234,247
2005	0	12,053,838	0	438,012
2006	6,931	13,808,152	6,931	649,090
2007	88,622	15,678,900	0	871,904
2008	669,856	17,252,687	0	1,079,780
2009	876,980	18,548,163	0	1,300,477
2010	450,499	19,933,288	0	1,502,564
2011	684,996	20,623,619	0	1,727,396
2012	422,770	21,266,326	163,010	1,902,152
2013 ^[3]	1,029,275	92,212,756	0	5,371,161
2014 ^[3]	1,486,555	64,483,710	125,411	3,935,539
2015 ^[3]	1,145,361	64,806,963	0	4,411,807
2016 ^[3]	3,261,120	50,629,381	0	3,665,904
2017 ^[3]	2,107,299	57,571,931	21,066	3,863,995
2018 ^[3]	3,821,196	48,626,769	156,214	3,309,519
2019 ^[3]	6,241,508	47,532,007	247,817	3,117,769

[1] Claim reserve is the sum of disabled life reserve and incurred but not reported reserve as of December 31, 2019. Claim reserves are discounted to incurral using the average statutory interest rate for each policy form or group of policy forms.

[2] Active life reserves prior to 2004 are not available.

[3] Beginning in 2013, the active life reserve balance includes premium deficiency reserves.

Attachment 6
American Progressive Life & Health Insurance Company of New York
Nationwide Actual Experience Before Requested Increase
by Policy Duration with No Interest
All Policy Forms

Policy Duration	Earned Premium ^[1]	Incurred Claims	Loss Ratio
1	9,402,010	3,270,038	35%
2	8,424,223	3,651,076	43%
3	7,560,542	5,288,147	70%
4	6,919,540	5,761,367	83%
5	6,427,582	6,522,713	101%
6	6,012,341	6,390,536	106%
7	5,655,169	8,436,905	149%
8	5,336,126	11,049,468	207%
9	4,967,746	9,061,267	182%
10	4,624,220	9,033,637	195%
11	4,371,590	9,829,709	225%
12	4,167,870	7,843,590	188%
13	4,049,143	6,681,123	165%
14	4,019,812	8,602,657	214%
15	3,978,056	9,098,549	229%
16	3,865,656	5,741,619	149%
17	3,807,908	5,316,208	140%
18	3,775,080	6,569,420	174%
19	3,666,663	6,314,818	172%
20	3,489,622	6,111,369	175%
21	3,231,998	5,453,369	169%
22	2,935,616	4,824,248	164%
23	2,620,589	4,565,375	174%
24	2,301,698	4,219,888	183%
25	1,996,601	3,832,194	192%
26	1,715,608	3,557,991	207%
27	1,466,070	3,277,658	224%
28	1,244,338	3,046,442	245%
29	1,050,424	2,825,726	269%
30	883,310	2,541,080	288%
31	739,750	2,293,430	310%
32	617,175	2,092,104	339%
33	513,663	1,907,893	371%
34	426,472	1,738,091	408%
35	353,028	1,578,820	447%
36	291,424	1,427,883	490%
37	239,912	1,287,142	537%
38	196,947	1,158,053	588%
39	161,199	1,038,763	644%
40	131,495	926,185	704%
41	106,864	820,983	768%
42	86,500	723,675	837%
43	69,719	634,783	910%
44	55,930	555,537	993%
45	44,618	482,920	1082%
46	35,378	417,213	1179%
47	27,873	358,772	1287%
48	21,807	305,975	1403%
49	16,935	258,551	1527%
50	13,042	214,561	1645%
51	9,949	175,774	1767%
52	7,508	142,379	1896%
53	5,604	114,388	2041%
54	4,135	90,701	2194%
55	3,013	70,665	2345%
56	2,163	54,573	2523%
57	1,504	41,658	2769%
58	702	31,265	4456%
59	132	23,199	17569%
60	45	17,019	38205%
Total	128,151,639	199,701,141	156%

[1] Premiums restated to reflect the Pennsylvania rate level.

Attachment 7
American Progressive Life & Health Insurance Company of New York
Pennsylvania-Specific Actual Experience Before Requested Increase
by Policy Duration with No Interest
All Policy Forms

Policy Duration	Earned Premium	Incurred Claims	Loss Ratio
1	351,675	48,997	14%
2	324,464	6,182	2%
3	299,247	22,777	8%
4	286,404	155,987	54%
5	275,527	161,932	59%
6	266,790	99,327	37%
7	261,138	121,814	47%
8	253,168	124,978	49%
9	243,220	131,479	54%
10	238,937	404,933	169%
11	242,618	595,923	246%
12	245,163	348,422	142%
13	249,016	209,451	84%
14	244,130	152,822	63%
15	229,880	219,461	95%
16	215,893	252,257	117%
17	181,078	263,041	145%
18	191,214	327,067	171%
19	180,958	237,310	131%
20	163,642	240,031	147%
21	146,068	240,702	165%
22	129,420	240,231	186%
23	113,830	236,976	208%
24	99,300	230,710	232%
25	85,868	220,824	257%
26	73,540	208,598	284%
27	62,363	195,250	313%
28	52,333	180,057	344%
29	43,430	163,355	376%
30	35,625	145,528	408%
31	28,880	127,915	443%
32	23,114	110,940	480%
33	18,268	94,401	517%
34	14,262	78,738	552%
35	10,998	64,749	589%
36	8,396	52,352	624%
37	6,348	41,501	654%
38	4,762	32,280	678%
39	3,553	24,710	695%
40	2,642	18,700	708%
41	1,965	14,048	715%
42	1,466	10,528	718%
43	1,103	7,943	720%
44	839	6,068	723%
45	645	4,718	731%
46	503	3,776	751%
47	394	3,031	770%
48	310	2,484	802%
49	246	2,078	844%
50	195	1,739	892%
51	153	1,448	945%
52	119	1,133	954%
53	91	865	954%
54	68	648	956%
55	49	477	963%
56	35	342	974%
57	24	235	974%
58	16	153	956%
59	10	96	936%
60	6	57	914%
Total	5,915,399	6,894,574	117%

Attachment 8
American Progressive Life & Health Insurance Company of New York
Actual-to-Expected Experience by Calendar Year
Nationwide Experience Restated to the Current Pennsylvania Rate Level from Inception
All Policy Forms
All Benefit Periods

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions			Actual-to-Expected H = C / G	Cumulative Loss Ratios			Annualized Interest Rates ^[2]	
		A	B	C = B / A	D	E	F	G = F / E		I	J	K = I / J	L	M
		Earned Premium ^[1]	Incurred Claims	Incurred Loss Ratio	End of Year Number of Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	Actual-to-Expected Ratio	Actual at the Current Rate (on Col C)	Expected at the Pricing Rate (on Col G)	Actual-to-Expected Ratio	Current Rate	Pricing Rate
Historical Experience	1987	140,423	5,400	4%		34,859	6,089	17%	0.22	4%	17%	0.22	5.1%	5.5%
	1988	330,533	17,350	5%		70,855	14,852	21%	0.25	5%	20%	0.24	5.0%	5.5%
	1989	384,560	27,507	7%		111,056	38,047	34%	0.21	6%	27%	0.22	5.0%	5.5%
	1990	372,969	33,693	9%		88,484	34,137	39%	0.23	7%	30%	0.22	4.9%	5.5%
	1991	350,022	38,425	11%		75,485	33,275	44%	0.25	8%	33%	0.23	4.9%	5.5%
	1992	326,897	42,333	13%		65,647	33,258	51%	0.26	8%	35%	0.24	4.8%	5.5%
	1993	298,337	45,643	15%		57,004	33,095	58%	0.26	9%	37%	0.25	4.7%	5.5%
	1994	269,196	48,006	18%		49,533	32,844	66%	0.27	10%	39%	0.25	4.7%	5.5%
	1995	242,277	51,006	21%		43,179	32,661	76%	0.28	11%	41%	0.26	4.6%	5.5%
	1996	1,390,779	137,032	10%		260,335	118,991	46%	0.22	10%	42%	0.25	4.6%	6.5%
	1997	3,690,542	277,659	8%		820,937	323,013	39%	0.19	9%	41%	0.23	4.5%	6.6%
	1998	7,252,274	874,691	12%		1,557,366	631,054	41%	0.30	10%	41%	0.26	4.5%	6.6%
	1999	8,191,664	672,075	8%		2,347,160	1,015,248	43%	0.19	10%	42%	0.23	4.5%	6.6%
	2000	10,412,016	2,998,146	29%		3,462,131	1,522,888	44%	0.66	15%	42%	0.35	4.4%	6.6%
	2001	13,166,515	3,062,515	23%		4,507,414	1,973,354	44%	0.83	17%	43%	0.40	4.4%	6.5%
	2002	15,574,853	5,608,536	36%		5,335,626	2,334,014	44%	0.82	21%	43%	0.49	4.3%	6.5%
	2003	17,459,736	4,785,328	27%		5,958,007	2,551,779	43%	0.64	22%	43%	0.52	4.2%	6.5%
	2004	17,021,039	7,702,130	45%		5,603,022	2,531,331	45%	1.00	26%	43%	0.59	4.2%	6.5%
	2005	15,842,651	5,915,472	37%		4,977,763	2,489,022	50%	0.75	27%	44%	0.61	4.1%	6.5%
	2006	14,709,014	5,831,421	40%		4,448,332	2,449,380	55%	0.72	28%	45%	0.63	4.1%	6.4%
	2007	13,949,844	6,102,921	44%		3,993,643	2,402,832	60%	0.73	29%	46%	0.64	4.1%	6.4%
	2008	13,163,994	8,628,050	66%		3,583,748	2,343,350	65%	1.00	32%	47%	0.67	4.1%	6.4%
Projected Future Experience (40 Years)	2009	12,091,429	13,215,724	109%		3,217,801	2,277,020	71%	1.54	36%	48%	0.75	4.1%	6.4%
	2010	11,197,269	8,419,836	75%		2,874,277	2,203,786	77%	0.98	38%	49%	0.77	4.1%	6.4%
	2011	9,787,524	10,180,518	104%		2,564,985	2,130,428	83%	1.25	41%	50%	0.81	4.1%	6.3%
	2012	9,544,013	6,054,169	63%		2,281,143	2,055,140	90%	0.70	41%	51%	0.81	4.1%	6.3%
	2013	8,508,595	7,603,944	89%		2,018,435	1,978,104	98%	0.91	43%	52%	0.82	4.1%	6.3%
	2014	7,638,488	7,491,620	98%		1,780,037	1,900,640	107%	0.92	44%	53%	0.83	4.1%	6.2%
	2015	6,670,925	4,946,322	74%		1,564,572	1,823,836	117%	0.64	45%	54%	0.83	4.2%	6.2%
	2016	6,038,632	8,687,748	144%		1,370,672	1,749,713	128%	1.13	46%	55%	0.85	4.3%	6.1%
	2017	5,295,067	4,699,735	89%		1,196,924	1,678,452	140%	0.63	47%	55%	0.85	4.4%	6.1%
	2018	4,360,127	6,087,492	140%		1,041,898	1,610,923	155%	0.90	48%	56%	0.86	4.4%	6.0%
	2019	4,104,750	6,914,430	168%	1,031	904,186	1,546,606	171%	0.98	49%	57%	0.87	4.1%	5.9%
	2020	3,837,463	5,073,133	132%	915	782,369	1,485,914	190%	0.70	50%	57%	0.87	4.2%	5.8%
	2021	3,393,512	4,761,817	140%	815	675,014	1,428,526	212%	0.66	51%	58%	0.87	4.2%	5.8%
	2022	2,985,462	4,477,626	150%	725	580,752	1,374,597	237%	0.63	51%	58%	0.88	4.1%	5.7%
	2023	2,613,228	4,189,350	160%	641	498,280	1,323,774	266%	0.60	52%	59%	0.88	4.1%	5.7%
	2024	2,276,234	3,901,510	171%	565	426,351	1,274,747	299%	0.57	52%	59%	0.88	4.1%	5.6%
	2025	1,973,341	3,624,195	184%	495	363,811	1,227,817	337%	0.54	53%	60%	0.88	4.0%	5.6%
	2026	1,703,186	3,356,830	197%	432	309,583	1,181,350	382%	0.52	53%	60%	0.88	4.0%	5.5%
	2027	1,463,847	3,102,068	212%	376	262,688	1,135,250	432%	0.49	54%	61%	0.88	4.0%	5.5%
	2028	1,253,119	2,863,099	228%	326	222,242	1,089,776	490%	0.47	54%	61%	0.88	4.0%	5.4%
	2029	1,068,678	2,638,366	247%	281	187,436	1,043,613	557%	0.44	54%	61%	0.88	4.0%	5.4%
	2030	908,069	2,430,877	268%	241	157,559	996,634	633%	0.42	54%	62%	0.89	4.0%	5.4%
	2031	768,990	2,239,217	291%	207	131,974	947,552	718%	0.41	55%	62%	0.89	4.0%	5.3%
	2032	649,185	2,059,541	317%	177	110,119	896,017	814%	0.39	55%	62%	0.89	4.0%	5.3%
	2033	546,446	1,893,953	347%	150	91,499	843,155	921%	0.38	55%	62%	0.89	4.0%	5.3%
	2034	458,592	1,741,034	380%	127	75,686	788,815	1042%	0.36	55%	63%	0.89	4.0%	5.2%
	2035	383,779	1,599,401	417%	108	62,300	733,118	1177%	0.35	56%	63%	0.89	4.0%	5.2%
	2036	320,233	1,465,330	458%	91	51,009	675,996	1325%	0.35	56%	63%	0.89	4.0%	5.2%
	2037	266,406	1,337,098	502%	76	41,530	617,649	1487%	0.34	56%	63%	0.89	4.0%	5.1%
	2038	220,980	1,216,995	551%	64	33,605	559,511	1665%	0.33	56%	63%	0.89	4.0%	5.1%
	2039	182,712	1,103,244	604%	53	27,010	502,036	1859%	0.32	56%	63%	0.89	4.0%	5.1%
	2040	150,581	995,317	661%	45	21,557	445,790	2068%	0.32	56%	63%	0.89	4.1%	5.1%
	2041	123,618	893,014	722%	37	17,074	391,616	2294%	0.31	56%	64%	0.89	4.1%	5.1%
	2042	101,076	794,985	787%	31	13,415	339,711	2532%	0.31	56%	64%	0.89	4.1%	5.1%
	2043	82,282	704,068	856%	25	10,451	291,316	2787%	0.31	56%	64%	0.89	4.2%	5.1%
	2044	66,652	621,031	932%	21	8,069	246,777	3058%	0.30	56%	64%	0.89	4.2%	5.1%
	2045	53,714	545,566	1016%	17	6,172	206,254	3341%	0.30	56%	64%	0.89	4.2%	5.1%
	2046	43,036	477,698	1110%	14	4,676	170,047	3637%	0.31	56%	64%	0.89	4.3%	5.1%
	2047	416,269	416,269	1214%	11	3,508	138,029	3935%	0.31	56%	64%	0.89	4.3%	5.1%
	2048	27,122	360,576	1329%	9	2,605	110,519	4242%	0.31	57%	64%	0.89	4.3%	5.1%
	2049	21,307	310,214	1456%	7	1,915	87,227	4554%	0.32	57%	64%	0.89	4.3%	5.2%
	2050	16,614	263,790	1588%	6	1,394	67,850	4867%	0.33	57%	64%	0.89	4.3%	5.2%
	2051	12,852	221,462	1723%	4	1,004	52,078	5185%	0.33	57%	64%	0.89	4.2%	5.2%
	2052	9,851	162,543	1853%	3	717	39,326	5488%	0.34	57%	64%	0.89	4.2%	5.3%
	2053	7,480	148,649	1987%	3	506	29,380	5807%	0.34	57%	64%	0.89	4.2%	5.3%
	2054	5,617	119,796	2133%	2	354	21,744	6149%	0.35	57%	64%	0.89	4.2%	5.4%
	2055	4,175	96,007	2300%	1	245	15,936	6506%	0.35	57%	64%	0.89	4.2%	5.5%
	2056	3,067	75,783	2471%	1	168	11,603	6906%	0.36	57%	64%	0.89	4.2%	5.6%
	2057	2,222	58,746	2644%	1	114	8,314	7289%	0.36	57%	64%	0.89	4.2%	5.6%
	2058	1,586	45,421	2863%	1	77	5,939	7747%	0.37	57%	64%	0.89	4.2%	5.7%
	2059	1,116	34,653	3106%	0	51	4,228	8296%	0.37	57%	64%	0.89	4.2%	5.8%
History		239,796,953	137,206,878	57%		68,286,516	43,899,160	64%	0.89	49%	57%	0.87		
Future		28,041,709	62,440,277	223%	7,102	5,184,889	22,809,529	440%	0.51	198%	368%	0.54		
Lifetime		267,838,662	199,647,155	75%		73,471,405	66,708,690	91%	0.82	57%	64%	0.89		

[1] Premium restated to reflect the current Pennsylvania rate level from inception

[2] Represents the average interest rate that is used to accumulate or discount for the period between a given calendar year and the valuation date.

Attachment 9
American Progressive Life & Health Insurance Company of New York
Rate Filing Status as of September 22, 2020
All Jurisdictions in which these Forms are in Force

Jurisdiction	Inforce Life Count as of 12/31/2019	Annualized Premium as of 12/31/2019	Increases Before 2012		2012-2013 Filings (2011 Data)		2013-2014 Filings (2012 Data)		2014-2015 Filings (2013 Data)		2015-2016 Filings (2014 Data)		2016-2017 Filings (2015 Data)		2017-2018 Filings (2016 Data)		2018-2019 Filings (2017 Data)		2020-2021 Filings (2019 Data)				Total Cumulative Increase
			Average Increase	Date of Past Increase	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Amount Approved or Filed	Requested Increase	Date of Submission	Date Approved or Filed	Amount Approved or Filed	
Connecticut	8	18,552	5%	2005	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		100%	50% ^[1]	Not Filed		Not Filed				57%
Maine ^[1]	37	86,947	13%	2005	2 ann - 40%	2 ann - 37.4%	Not Filed		12%	3.5%	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed				121%
Maryland	10	14,851	15%	2005	3 ann - 50%	15%	Not Filed		15%	15%	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed				52%
New Jersey	7	10,346	N/A	N/A	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed				0%
New York ^[1]	894	2,973,526	29%	2005 - 2011	60%	10%	50%	15%	50%	15%	Not Filed		50%	15%	85% ^[2]	15%	72% ^[2]	0%	To Be Filed				140%
Pennsylvania	73	192,219	N/A	N/A	3 ann - 50%	15%	50%	15%	50%	15%	25%	12%	25%	15%	76% ^[2]	15%	65% ^[2]	18% ^[4]	63% ^[2]	9/22/2020	Pending	Pending	165%
Vermont	2	2,993	N/A	N/A	Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed		Not Filed				0%
All States	1,031	3,299,432																					146%

[1] The requested rate increases in this jurisdiction are limited by the Department of Insurance
[2] Rate increase varies by benefit period and/or issue age; average shown
[3] Rate increase pre-approved over multiple years
[4] Rate increase varies depending on whether issued before or after date of Rate Stability regulation; average shown



Anat Hakim
Vice President and Secretary

January 1, 2020

To Whom It May Concern:

Constitution Life Insurance Company ("CLIC"), as reinsurer and administrator, is hereby authorized to submit filings related to all life and health insurance policies on behalf of:

American Progressive Life & Health Insurance Company of New York
NAIC# 80624, FEIN-13-1851754

This authorization also permits CLIC to provide additional information and respond to questions regarding the filings on our behalf, as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please contact me if you have any questions regarding this authorization.

Sincerely,

A handwritten signature in black ink, appearing to read "Anat Hakim". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Anat Hakim
Vice President and Secretary

NASSAU RE CLAIMS ADMINISTRATION/PROCESSING CONTROLS

Nassau Re uses their Claims Administration Department in conjunction with Care Management Plus, an authorization and review process to manage the appropriateness of patient utilization.

Care Management revolves around three basic elements:

1. Are the services required? A Care Manager/Nurse is assigned and prior to authorization performs an assessment to ensure that all the required paperwork per policy language is requested from the physician or care facility. If the services are required then an authorization is issued, e.g. 5 hours per day/7 days a week. If additional services are requested or discrepancies are discovered the issue is elevated to an in house medical doctor for review and/or the Care Manager will contact the client for further review.
2. Are the services covered? Coverage is reviewed not just at the daily benefit level but for any maximums that may apply. This can vary widely from policy form to policy form. Care Management ensures that the policyholder has sufficient benefits to cover what care is being requested.
3. Where are the services delivered? An essential aspect of claim management revolves around the situs of care. For example, if the policy specifies home health care coverage and assisted living coverage is requested, then that service can be denied. The specific policy language is reviewed as definitions for covered services can vary.

The above processes are designed to eliminate excessive utilization lessening the potential for deterioration of experience.



NASSAU RE

TriPlus Services, Inc. • Third-Party Administrator for
Nassau Life Insurance Company of Texas

PO Box 3735
Omaha, NE 68103-0735

PHONE: (800) 999-2224

FAX: (833) 686-9447

EMAIL: CustomerSupport@TriPlusServices.com

<DATE>

Policy No: <XXX>

Insured: <NAME>

<NAME>

<ADDRESS>

<CITY, STATE, ZIP>

Dear <NAME>:

We value your business and want to thank you for choosing American Progressive Life & Health Insurance Company of New York to provide your long term care coverage. We are committed to ensuring that your long term care insurance benefits are there when you need them.

The purpose of this letter is to notify you that we have determined that it is necessary to increase premiums for your coverage. This is not a premium notice; if you are on a direct, paper bill mode you will receive a notice of premium due approximately 35 days before the premium is due. Your future premium rate(s) will be as follows and is guaranteed through <END DATE>:

* The Annual renewal premium rate of \$<PREM> will become effective on <EFF DATE>. This represents a percentage increase of <XX%>. Please note that this premium rate does not reflect any future rate increases that may occur.

Reasons for the Premium Increase

It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like yours. Premium rates must be adjusted to ensure current and future claims are adequately funded, so that long term care benefits will be available to you when you need them. Please be assured that you have not been singled out, and this premium increase is not a reflection of any previous claims history you may have had.

Options Available To You:

We do understand that this premium increase may make it more difficult to continue your current level of coverage. Please know that we do not take this action lightly and we recognize that raising premiums may have a significant impact on you. As such, below are options that you may consider at this time:

- 1. Continue current level of coverage:** Keep your exact coverage without any changes and the new premium will take effect on <EFF DATE>. If we do not hear from you, then we will assume that you have accepted the higher premium amount.

(Continued on Reverse)



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- 2. Adjust your coverage:** You may consider adjusting the level of coverage in order to make premiums more affordable. We have provided you with the attached Benefit Adjustment Option Return Form, which illustrates some of the policy adjustment offer(s) that are available as an alternative to the current plan, while still maintaining essential coverage. If you would like to investigate additional benefit adjustment options, not mentioned in the attached, please contact us at 1-800-999-2224.

Please discuss potential policy changes with your family or advisors as well as our Customer Support Department to make sure any changes to your policy will best suit your needs.

- 3. Elect the Contingent Benefit Upon Lapse:** If you determine that you would like to discontinue this coverage we will provide a Contingent Benefit Upon Lapse. The Contingent Benefit Upon Lapse is a pool of money that you can use to fund future long-term care expenses. If you elect this option, your policy will be paid-up with a maximum benefit equal to the sum of the premiums you have paid thus far. If you currently have an open claim, or if a new claim is filed, any benefits paid for dates of service after the effective date of the paid-up policy status will be applied to and will not exceed the policy's new maximum benefit amount. To determine the minimum number of days payable under the policy, the sum of all premiums paid is divided by the maximum Daily Benefit at the time of lapse. Benefit Eligibility is determined by the policy terms and all benefits paid by us will not exceed the maximum benefits which would have been payable if the policy had remained in premium paying status.

This Contingent Benefit Upon Lapse acts as a form of reduced paid up coverage and will be available should you choose to lapse the coverage at any point between now and 120 days following the date the new premium rates take effect. If you would like to elect this benefit please complete and return the enclosed Request to Exercise Contingent Benefit Upon Lapse form. If you do not complete this form, and you lapse your policy within 120 days after the effective date of the rate increase, this benefit will be automatically applied.

When you purchased your long-term care coverage, you made a conscious decision to protect yourself and your family from the increasing costs associated with long-term care, which can be significant; therefore, we would like to stress the importance of retaining this valuable coverage. Before considering the options above, please carefully evaluate your situation and your reasons for initially purchasing this coverage.

In addition, you may also wish to contact the State Health Insurance Assistance Program (SHIP) located in your state if you need additional counseling on determining your response. Please go to www.shiptalk.org to find the nearest SHIP to you.

This policy is guaranteed renewable. You have the right to renew your policy for life as long as you continue to pay your premium on time. The company has the right to change your premium if it does so for all policies of your class in your state.

We have enclosed additional information about this increase in the attached Frequently Asked Questions document. For any additional questions, please call our Policyholder Services Department at 1-800-999-2224, electing option 2, then 3, at the prompt, and a customer support representative will be happy to assist you.

Sincerely,

<TPA NAME>

Third Party Administrator for American Progressive Life & Health Insurance Company of New York



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FREQUENTLY ASKED QUESTIONS FOR INSURED

Q. Why is my premium increasing?

A: It is necessary to increase premiums due to greater than anticipated claims payments expected over the lifetime of all policies like this one. Many of the pricing assumptions that were common in the industry when your product was originally marketed have not developed as expected. The factors that contribute to the higher anticipated claims payments include morbidity, persistency and mortality. The claims experience trends have emerged higher than originally priced and more policyholders have kept their coverage in force, resulting in more claims in the later policy durations. This premium increase will help ensure that the Company is able to live up to its obligations to you as a policyholder.

Q. When will my premium increase?

A: Premium for your in force coverage will increase on the date specified in your letter. If your premium is paid through automatic bank draft, your new premium will be deducted automatically from your account on the stated date. If you pay your premium by check, you will receive a premium notice for the increased amount approximately 30 days before that premium due date.

Q. I thought my premium could never go up. Am I being singled out for this rate increase because of my age or health?

A: No. Your premium rates for long term care insurance will never change based on changes in your age or health. As stated in your policy, we can only change premium rates on a class basis, not an individual basis. This means that the rates have been changed on all policies like yours on a statewide class basis. Even though you may not have used your policy, we need to ensure that we can deliver on the promises of the policy should you need to make a claim in the future.

Q. Will my premium continue to increase?

A: The Company will continue to monitor emerging claims experience to ensure that it is able to deliver on the promises of your policy, primarily to pay any future claims you might incur.

Q. Have other insurance companies raised their long term care rates?

A: Yes. The deviations from expected claim and persistency assumptions that the Company has experienced have also been experienced by other long term care insurance carriers. Numerous other carriers have also implemented rate increases for long term care policies.

(continued on reverse)



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Q: What are the options to reduce my coverage?

A: Please refer to the Benefit Adjustment Option Return Form for a description of some of the options available to you. If there are no specific options listed in your letter, or you would like to investigate additional options, please contact our Policyholder Services Department at 1-800-999-2224.

Q. To keep my policy without paying the higher premium, how do I change my coverage?

A: To change your coverage we require your request in writing. You may submit the Benefit Adjustment Option Return Form included with your notification letter, or you may contact our Policyholder Services Department at 1-800-999-2224, electing option 2, then 3, at the prompt, to obtain a proposed benefit adjustment form for those options not identified in your letter.

Q. How long do I have to make any coverage changes before the effective date of the increase?

A: You can change your coverage at any time, however in order for us to process any changes before the rate increase effective date you should submit your election to us 15 business days in advance of the effective date of the increase.

Q. I am currently receiving Long Term Care benefits. Do I have to remit the new premium?

A: The premium increase will not impact your current claim benefits. Your policy will continue to provide you with the benefits in accordance with the terms of the coverage you purchased. If your policy contains a provision that waives premium and you are currently receiving that benefit, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your policy. You will have to pay the increased premium only after you return to a premium paying status. If your policy does not have a waiver of premium provision or if you do not qualify under this provision, then the premium increase will impact you, even if you are on claim. Please refer to the "Options Available To You" section of the rate increase notification letter.

Q. What safety measures are in place should an insurer file for bankruptcy and not be able to meet their current claim obligations?

A: The premium increases are designed to prevent this from happening. Also, all states have what are known as Guaranty Associations. In the event that a company cannot meet its claim obligations, these Guaranty Associations will pay claims up to a certain cap, which varies by state.



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For more information, please see the National Organization of Life & Health Guaranty Associations at
<http://www.nolhga.com>.

Q. Whom should I contact if I have additional questions about this rate increase?

A: If you have additional questions, please contact our Policyholder Services Department at 1-800-999-2224, electing option 2, then 3, at the prompt. The office hours are Monday through Friday 7:30 a.m. to 4:45 p.m.



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BENEFIT ADJUSTMENT OPTION RETURN FORM

<Date>

Policyholder: <NAME>

<Policy Number>

If you would like to implement one of the benefit adjustment options listed in this letter please circle the option you would like to exercise and then sign, date, and return this page using the enclosed envelope. While you are able to adjust your benefits at any time, to ensure that your option is effective before the rate increase effective date, please return your option to us within 45 days from the date of this letter.

If you would like to investigate additional benefit adjustment offers, not mentioned below, please call our dedicated Customer Support Department, toll free at <xxx-xxx-xxxx>.

If you do not wish to implement any of these options you do not need to return this form to us.

- * Reduce your policy maximum from 5 Years to 4 Years for a new Annual premium of \$<xx>
- * Reduce your policy maximum from 5 Years to 3 Years for a new Annual premium of \$<xx>
- * Increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of \$<xx>
- * Reduce your policy maximum from 5 Years to 4 Years and increase your Elimination Period from 0 Days to 90 Days for a new Annual premium of \$<xx>
- * Reduce your base Daily Benefit Amount from \$60.00 to \$40.00 for a new Annual premium of \$<xx>. Since you have an active Compound Inflation rider, your new inflated Daily Benefit Amount would be \$<xx>as of <EFF DATE> and is subject to further increases per rider terms.

Please be aware when considering these options, that if you choose to reduce the maximum available under your policy, then any prior claims made on your policy will affect the benefits available after the reduction.

By signing and returning this page, Pennsylvania Life Insurance Company will change the policy's available benefits, effective <EFF DATE>, to the choice you selected above. You will receive an updated benefit rider once this change to the policy has been made. Please note that the above premium rates are for the current rate increase period and do not reflect any additional rate increases that may be scheduled to occur, or may occur in the future, whether mentioned in this letter or not.

Signature _____ Date _____
If anyone other than the insured signs above, we must have copies of legal representative papers on file

REQUEST TO EXERCISE

CONTINGENT BENEFIT UPON LAPSE



NASSAU RE

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FAX: (833) 686-9447

EMAIL: CustomerSupport@TriPlusServices.com

<Date>

Policyholder: <NAME>

<Policy Number>

NOTE: This benefit can be elected by either lapsing your coverage by means of not paying your premium, or by completing and returning this form to us. Either way your election for this coverage must be made within 120 days following the effective date of this rate increase. ***If you do not want to exercise the Contingent Benefit Upon Lapse, then you do not need to complete this form.***

By completing and returning this form, I am electing to stop paying premiums for my long term care coverage and I am exercising the Contingent Benefit Upon Lapse option available with this rate increase.

By exercising this option, I understand that:

- * My new maximum benefit amount under this policy will be equal to the sum of the premiums paid into the policy from the issue date through the current paid to date or the remaining amount of benefits available under the policy; whichever is less; and,
- * If you currently have an open claim, or if a new claim is filed, any benefits paid for dates of service after the effective date of this new policy status will be applied to and will not exceed the policy's new maximum benefit amount; and,
- * Once I exercise this option, I will only be able to reinstate my original maximum benefit amount if I submit a premium payment within 65 days from my premium due date; and,
- * I must meet the eligibility requirements required under the Policy in order to receive benefit payments.

By signing below I agree to elect the Contingent Benefit Upon Lapse and I agree to all of the above.

Signature _____ Date _____

If anyone other than the policyholder signs above, we must have copies of Durable Financial Power of Attorney papers or other legal representative papers on file.